Brief Counsels Concerning Business

COMPLIMENTS

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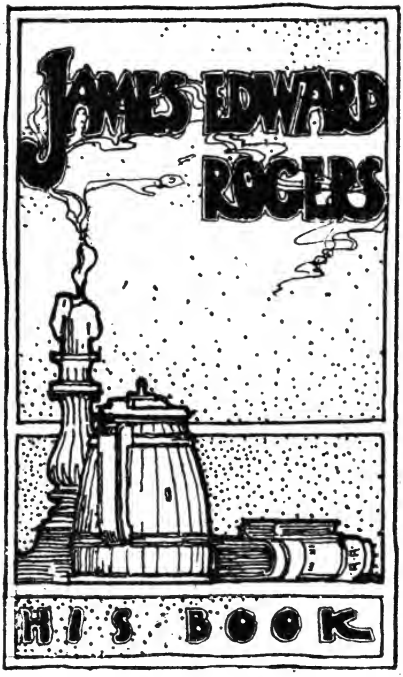
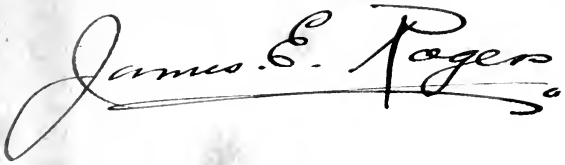
AMERICAN TRACT SOCIETY





BRIEF COUNSELS CONCERNING

BUSINESS

Oxford

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BRIEF COUNSELS CONCERNING

BUSINESS

BY

AN OLD MAN OF BUSINESS

'Diligent in business, fervent in spirit, serving the Lord.'

THE RELIGIOUS TRACT SOCIETY

56 PATERNOSTER ROW, 65 ST. PAUL'S CHURCHYARD

AND 164 PICCADILLY

CONTENTS.

INTRODUCTORY

The writer of these lines is deeply impressed with a sense of the gravity of his position, as the giver of counsel on so important a matter as business life, and the high responsibilities this position carries with it. And this all the more, since his counsel will tend, he trusts, not only to make business life successful in ministering to personal progress in the world, but also enable those who study it to press forward to that higher and better life which alone is worth living and working for here. This higher life makes a man grow purer, the longer he is in contact with the contaminating influences of some forms of business, and makes him younger, the older and weaker he becomes. This life, while it ministers to success in business, makes it also a ministration of good to others, inducing them to walk by the rule of that wisdom 'whose ways are ways of pleasantness, and all whose paths are peace.'

These counsels, the author hopes, are likely to be sound, because they are based on the practical experience of a long and active business life. They are also readily attainable by those who, if they are not blessed with great natural gifts, have at all events a wish to walk warily through life in that path which is pleasing to 'Him with whom we have to do,' and from whom comes alike the success which generally attends that course, and the determined yet humble will to follow it.

The responsibilities of one who desires to be a counseller in the conduct of business life are so great, and carry with them such important issues, that the writer might well pause before assuming them. For if a 'word spoken in season' be good, who can tell what the outcome in life may be when the word spoken is neither wise nor given in season?

In work it is a sound principle to have always before one a 'standard,' which, if it does not give perfection, will at least be of the highest value to the worker. If this standard be always kept in view, whether the labour be that of the handicraftsman or of the professional man or the scientist, he will be much more likely to escape mistakes. The writer of these pages feels that he will be secured from any great or grave mistakes so long as he keeps steadily in view the 'standard' *he* has chosen and by which he will test the character of his counsels. That 'standard' is *the Book*, the best as it is the oldest of all books, from which the Motto on the title page is taken. In all times of hesitancy as to the counsel he should give to his readers, he has put it prayerfully to this test, 'What saith the Scripture?' the glorious gospel of the blessed God.

By this early avowal of the principle upon which the work is based, and the standard by which all its business or worldly counsel is tested, the reader will at all events not be taken by surprise should he, unhappily as the writer thinks, hold in light esteem, or worse still, refuse credence to the Bible as God's Revelation to man. He may thus be spared what he will probably conclude to be a waste of time. For he has early warning that every paragraph presented, every individual counsel given, in the pages yet to follow, is presented and given with the 'great standard' ever in view.

The author, in common with thousands of men who have been successful in the highest sense of the term,

believes most firmly that apart from its higher lessons, or rather in virtue of them, the Bible is the best standard by which the value of business methods and business counsels can be tested. It is in fact the best business book which a man can consult. And further, experience abundantly proves the truth of its own maxim, namely, that godliness is not only profitable for the world yet to come, but for that in which we now live, the world of weary work and worry. In the truth of these two positions the writer is a profound believer; and this is the result of a long and active business life, during which he has mixed intimately with a wide variety of business men not only in this country but in lands other than our own.

While the pages yet to follow are chiefly designed for the direct study or perusal of beginners in business or those about to engage in the work of one of its many and varied departments, the author has some hope that they may be useful in affording hints to those who, already long established in business life, have the care and responsibilities attached to the employment of one or many assistants. And we assume here that such employers will not be indifferent to the welfare of their assistants, and that it will be their earnest endeavour to do something more than merely impart a knowledge of the business by which they propose to make their living. Such employers will believe that they are not travelling beyond their sphere, in endeavouring as honestly and as earnestly as they can to give such counsel as they believe to be calculated to promote the true success of their assistants in life. To such these pages may possibly prove of some value, as affording at least some useful hints and suggestions.

In the following pages, no attempt at a systematic consideration of the general subject is made. The nature of the subject, indeed, precludes any very accurate classification of its details. It naturally lacks the precision

which permits it to be treated systematically in divisions or classes. But so far as classification is possible it has been attempted in discussing the various points of practice which make up the little volume.

In relation to his readers the writer is but a 'wandering voice.' Personally the one may know as little of the other as if neither had an existence. Vastly different, however, is the relation of the book. The 'wandering voice' may be a counsellor leading the feet of youth into the paths of prosperity and peace. The author in conclusion can give no better counsel to his readers than this: That while reading carefully what counsel is given, they must test this, and not only this but all their own personal work and opinions and practice, by the 'great standard.' Influenced and guided by its living principles, they will be safe, and sure also in the highest sense of the term to be successful in the business of life.

CHAPTER I.

An Object in Life.

In the varied experience of a long business life I do not think I ever came across a single instance of a man who had been successful in business, without having had at the beginning a clear and definite 'object in life.' In other words, the successful men were those who had 'made up their minds' to follow a certain pursuit, to carry out a certain calling, and to do their best in it.

It is not every successful man who is thoughtful and observant enough, or who cares to analyse the rules of his life. Some therefore on being asked what—apart from other and higher considerations—were the primary essentials contributing to success in business life might not at first be inclined to give this point its due prominence. But if they were asked more definitely about it, their opinion as to its immense practical value as a factor in all calculations concerning business life would be unanimous. And this testimony would often be expressed—as one man I knew well did—in such language as this :—

'Of course if I had not when I was a young fellow made up my mind to be a certain thing, and "to stick to it," I couldn't have got on. How could I? If I had changed from one thing to another, I should simply have lost my time, learning one day what was to be of no use to me another. I had no time to lose. It took all my time to do that which I had "made up my mind to do." Yes!

there's nothing will do it but "keeping the grip" of a thing you are determined to make something out of. If I had "dawdled" away my time trying all sorts of things, and sometimes too lazy or idle to try anything, like some "good-for-nowts" I know of, I should have been as poor and as useless as they are to-day. Yes! you're right! I would have made nothing out of it had I not made up my mind early in life what my business life was to be, and made up my mind to stick to my mind through thick and thin.'

Such words, I venture to say, convey the opinion of most if not all successful business men. It is necessary that the young man should early 'make up his mind' as to what the 'object of his life' is to be, what life-work he is to do. Consistent with his age he cannot too early do this, if he has reached the period when he knows what is right and what is wrong. He, if a youth, may not lose much by delaying this decision for a brief period, and he will lose little if the delay be caused by anxiety to think carefully before deciding finally. But the young man who 'dawdles' away his time in coming to the decision simply kills his prospects of success in life. From this kind of lethargy he must rise up and flee as if for his life.

The 'object in life' once determined upon, the youth, with 'face set like a flint,' looks forward to one point as the goal to which he determines to arrive. This point he may never reach, but any point, however short of it, will in the honourable and useful walks of life be far beyond that reached by the best worker who has no aim, no object worth a man's striving after. The working capability of a man is, or should be, of nobler and sterner stuff. In carrying out this object the goal must never be lost sight of. It will be wise for a young man not to be over sanguine, and to set the goal far a-head on the golden plain, or high up the giddy steep of fortune. Let him aim high. Should he never reach the point he

aspires to, he will at all events in the earlier part of his career have the stimulus of hope. And if he hears, if only but in fancy, the tinkle of the bell which greets the winner of the race, the fancy will do him no harm.

Legitimate ambition well balanced cannot have its object of attainment too high. And if now and then he, like the philosopher of old, tumbles into the ditch, the passing mishap will do him no harm if, like the sage, he tumbles through gazing upwards at the stars. It is better to look up than to grovel. One at least gets into purer air, and escapes the dust or the mud. All, however, depends upon the fact whether the ambition, however high, is well balanced, prudent, and just. Some men so place their ambition that the best thing which can happen to them is to meet with disappointment, and be debarred from its attainment. There are some ambitions which we should pray earnestly to be delivered from.

But there are many helps which for lack of a better name are called the 'chances,' which come to aid in the securing of success in business life.

> 'It chanced—but the great God
> That chance did guide.'

These are all external to the young business man. He has no manner of control over them. They come from sources wholly independent of himself, and he has simply to take them as they come. But it does rest with him whether he avails himself of them in a wise or a foolish way, thus making them minister to his success or failure. How wisely to use these helps or so-called chances forms part of his education in business life, the knowledge of which comes only through experience. This is sometimes painful, but it always carries with it lessons which are worth learning, if only the young man cares to know them. The more painful the experience, indeed, the more valuable the lessons it teaches.

CHAPTER II.

Memory.

There are few things which keep back young men so much as the notion—to which I have already referred—that certain habits valuable to business men cannot be cultivated. A young fellow forgetting every day certain things he ought to have remembered, will say, quite naturally, as if it were a valid excuse, that he has a very poor memory. Good habits such as that of remembering can be cultivated, say what many will to the contrary.

I can scarcely conceive of one who *knows* that he has a 'bad memory' not regretting it, in many cases knowing that he has bitter reason to regret that he has not a good one. For, even supposing that he is but young in years and in business, and therefore cannot have had much experience to supply him with facts, if he is at all an observant man, he must know that he has had at least a few incidents in his life in which serious inconvenience or some grievous loss came to him solely through his having forgotten to do certain things which he ought to have done—to keep an appointment or to fulfil an engagement. Many a man who has so suffered bewails, and quite sincerely and honestly, his wretched lack of memory, his faculty 'to remember to forget,' as Peter Pindar put the point. But he gets no further than bewailing. There

are, indeed, men of whom it would scarcely be wrong to say that it would be better—at all events for those they had to deal with—if they were set down as having no memory at all, and therefore be not entrusted with anything. Yet such men are quite contented with things as they are; they pass through life in a happy-go-lucky style—blundering along; but somehow, after the fashion of such folks, getting other people to save them from the worst effects of their blunders. They conclude that it is needless to attempt to do anything, for the simple reason that nothing can be done. It is natural, they say to others who urge them to institute a better order of things, that while others have the gift of a good memory they have a bad one; there is, therefore, no more to say. And this fallacy, this totally erroneous notion, is, in too many cases, in the minds of those who, unfortunately for themselves, maintain and retain it, confirmed by foolish friends who are in some cases eager to frame excuses for the lapses of memory in those they are connected with or interested in.

It may be said that some are naturally gifted with stronger and better developed memories than others. But while this may be readily enough granted, it may be taken as true that as other mental faculties are strengthened, nay, in some instances wholly developed by judicious and proper culture and training, so also memory may. Why should it be treated as an exception? Knowledge in one branch or another may be acquired, may be 'crammed' into one's mind; but without memory, and that well trained, knowledge cannot be retained, cannot in the true sense of the term be *known*. And if memory can be made to act in matter of scholastic training, why should it fail—and be by some supposed naturally and rightly enough to fail—when applied to the ordinary details of common and business life? The answer to this will not

be easy to give, save by simply asserting that there is no reason whatever why it should fail. It will only fail if it be permitted to fail, if, in fact, failure be courted by being presumed to be inevitable. There is nothing inevitable about it. Determine that there *shall* be no failure, and success is assured.

Not without effort, however. And here the secret lies. All discipline is more or less painful, its restraints more or less irksome. And to combat not merely the disposition to look upon restraint as irksome, and the disposition to let the evil habit resume or have its sway, but to establish and carry out some method of dealing in detail with the habit itself, requires, demands more or less imperiously, an effort; or, to put the point more precisely, a continued series of efforts. Without effort, persistently made till success be secured, any plan or method of dealing with the habit, however good, however well calculated to attain the object it may be, will prove useless. There is this always, however, to be said in favour of a method systematically followed up and out, that each effort as it is made gives strength to help one over the difficulty of the next and succeeding effort. Not that the will to overcome difficulties becomes stronger, but that the difficulties become fewer and less potent. Rather, indeed, it might be said in many cases, that the will, the determination to wrestle with and overcome the evil habit, weak though it may be at first, becomes stronger the more it is exercised, and this simply because exercise strengthens it; just as the blacksmith's arm, scarcely fit to wield his hammer when first he begins to learn his trade, becomes through continued exercise as if the sinews were cords of steel, and he wields the once all too heavy implement as if it were a feather in lightness.

Many are the plans or methods by which the fault of a bad memory may be amended, and the sickly habit of

foolish forgetfulness changed into the healthier one of wise remembrance. For myself, I have no faith in what I may call the fancy tricks of some systems or methods of cultivating memory. I have smiled, for example, at the old trick of tying a knot in one's handkerchief to put one in mind of something very particular, which it was therefore important for them to do. But I never expected to find anything else but the one thing which flowed from the experiment—namely, that the trick itself shared the same fate as other things which had to be, or rather which should have been, remembered, but were not, the knot itself was forgotten. Nay, I have sometimes been greatly amused by seeing the profound believer in the efficiency of the knot as a remembrancer *while sitting* dreamily by the fire as dreamily undo the knot without the slightest recollection of how it got there, or for what it was made.

'Put it in your memorandum-book, and you won't forget it,' was one man's advice to another noted for his splendid faculty of 'remembering to forget.'

'Oh, indeed!' was the reply, 'but who is to remind me that I have a memorandum-book, or if I do recollect that I have one, who is to tell me that I must look at it before a certain hour, otherwise *that* entry won't do *me* any good?'

Absurd as this way of looking at a very popular 'aid to memory' was, the answer nevertheless conveyed a truth which memory-doctors overlook, and overlooking find their methods very much at fault. The truth is that the matter of overcoming the habitual exercise of forgetfulness can only be overcome by an intelligent and self-denying system of mental and personal *discipline*. One who was greatly envied during his business career for his splendid memory, for the punctuality to the minute with which he kept his engagements, for the ease and accuracy

with which he could detail the various items of business which had been, or were in the future to be, attended to, told me this. That when he went to his apprenticeship he had a most wretched memory, so bad that if his father told him, say, at the dinner-table, to do a certain thing, or go on some particular errand, he would, before he had scarcely closed the door, have forgotten what it was he had to do. Being a thoughtful, observant lad, he was not many weeks at his apprentice work before he had become painfully convinced that his wretched habit of forgetfulness would never in any way do; that with it there was no hope of his 'getting on in the world,' which he was determined to do. With the full sympathy and the kindly help of his mother—'a mother amongst mothers for goodness'—he set himself to conquer the habit of forgetfulness, and became as noted for his good memory as he had been for his bad one. Amongst the other helps he found one very potent for good. And that was when he forgot to do something which he ought to have done, no matter what the personal trouble was, no matter how disagreeable it was, he forced himself there and then to go and do it. And if by reason of his engagements he could not at the time do it, the very first opportunity he had when he was free he took advantage of to fulfil his purpose.

Many and many a time, when snugly seated for a good read or for quiet study, he remembered that he ought to have done so-and-so. At once he forced himself—and at first force was necessary—to rise, all snugly settled though he was, and go and *do* what he had forgotten. And it was not that less force was necessary to enable him to carry out this self-denial, but that, as he was delighted to note, the mere fact of making himself do the work then and there, carrying with it so frequently much labour to himself, his memory was excited, as it appeared to him, for the very purpose of saving himself

the trouble by having at the proper time to do the work, and, remembering it, to perform it. At all events, as he told me, this system very quickly taught him to 'make his head save his heels.' Afterwards, when more experienced and more observant, it appeared to him in a somewhat amusing light as an example of how the body acted on the mind. Just as if *it* had said, 'Now, old fellow, you see that you remember to do your work at the right time. I don't half like the trouble you give me when you forget something, for, no matter how comfortably I am settled for my rest, *no sooner am I settled than* you remember something you ought to have done before; and, behold! up you jump to carry out your system of remembering to remember, as I call it, and I have, whether I like it or no—and I don't like it—to be hurried off by you. Can't you contrive to mind at the right time? You must, for if you don't, I'll strike, and won't budge, however you urge me.'

At all events the plan succeeded admirably, however it operated, and it was not many months before he had the gratification of finding his power of remembering wonderfully strengthened. And with this plan, supplemented by other methods, some of which may recur to the minds of some of my readers, he got at last to that point at which his memory was something remarkable even to himself, and to others who had to do business with him. He kept no memorandum-book, but although he had engagements much more numerous than fall to the lot of many even very busy business men, and extending in point of locality all over the kingdom and to several parts of the Continent, and ranging in point of time from daily engagements to those of many weeks' standing, he was never known to forget an engagement, and was never more than a few minutes behind the hour appointed. And he carried out throughout his business career the one part of his system—the only part I have had the space to

describe. As, for example, frequently called from home, and requiring generally to take many papers, &c. with him of character more or less complicated, he had a drawer in his office and an open portmanteau at his house; and into these, *as he remembered the articles*, he put what was necessary for his journey. No matter how he was engaged, however physically disinclined to move, the moment he remembered anything which he ought to take with him, up he got, sought it out, and placed it with the other things in drawer or portmanteau. At first this plan was somewhat irksome to him; but, as in the other case I have mentioned, the very discipline so educated his memory that at last he was seldom troubled; and he got so into the habit of arranging things in due order in his mind that they came up naturally, to be dealt with not only in the right place, but at the right time. And it may encourage some of my young readers who may be beginning to see the imperative necessity there is that they should at once begin to arm and train themselves for battle with a bad memory—it may, I say, encourage such to be informed, as my friend informed me, that through a long course of years he can only blame himself once for having forgotten on the occasion of a business journey a certain thing.

I need scarcely say that my friend was enabled to be orderly in his memory of duties to be done by being orderly in the arrangement of things and objects connected with the work. He had a 'place for everything,' and was equally sure to attend to the other point of the proverb, often forgotten even by those who remember the first, so that 'everything was in its place.' His practical mind would have revolted at a plan which provided a place for something useful and often required, and yet to leave that place unoccupied by its rightful tenant.

Other cases, not perhaps quite so remarkable, but still

thoroughly satisfactory in the results to all concerned, could easily, if space permitted, be given here. But in one and all this feature was clearly and distinctly noticeable A strong determined will was bent to the carrying out of a system—some having one system, some another—of discipline thoroughly carried out. No interference with its principle was permitted. Each was honest to himself and to the system he had adopted, so that its details were carried faithfully out, no matter how great was the self-denial demanded, no matter at what personal inconvenience, what sacrifice of personal ease and comfort. Nothing less than this would have sufficed; nothing less than this can be successful in other cases. Nothing less than a determined will to face the enemy bravely, getting to close quarters with him, and doing as Wellington's brave men did at Waterloo—that is, 'to keep pegging away'—will give the victory. But if this be done, the victory is assured. And beyond all question this victory over one of the most insidious, treacherous, and most dangerous of all the enemies a business man has to battle with, is worth fighting for. You may, nay, almost certainly will, get scars in the fierce struggle, but they will be marks of honour to be proud of, and their ugliest stains will be hid—if you care to conceal them—by the leaves of the laurel wreath of success which crown you at the end, when the strife has ceased and the victory is won.

CHAPTER III.

Order and System in doing Work.

Paraphrasing a well-known classical tale, I might, if I were asked what was the first thing required to ensure success in business, reply, 'Order-system;' and if asked what was the second thing, again reply, 'Order-system;' and what the third, 'Order,' ever 'order-system,' always system. Always order under every condition; under all circumstances, at all times, order. The old-fashioned phrase, looked down upon by not a few in these new-fashioned times, 'A place for everything; everything in its place,' is the embodiment of a principle of almost priceless value in business, and is in itself a paraphrase in homely terms of the saying of the poet—

'Order is Heaven's first law.'

Exemplified everywhere and always around us, it is no less the first law of a well-managed business. Indeed, it is not well managed in the highest sense of the term if order in every department be not organised and maintained. For after all one may as well not have a system as just to organise it and then give it up, or omit taking its details in due order, or keep it going in a half-hearted, spasmodic kind of way. And yet I have been told by youths who had amongst their natural gifts a pretty fair notion of their ability to decide all points in the best way possible, that to be 'orderly' was to be 'finnikin.' That they in

the fulness of their talent had other things to think of, other work to do, than what they called 'old women's work.' Thus one was led to infer that they looked upon the doing of work in a spasmodic way, jumping, so to say, from one point to another, never resting long enough and patiently enough to complete anything, huddling the *material* of their work here, there, and everywhere, as marks of genius; the opposite way of doing things being, in their estimation, that of the 'noodle' contented to jog on in his quiet, orderly way.

Yet these erratic geniuses who have such a grand contempt for order, for system, which to them are but as 'the bit and the bridle,' have somehow a conception that, after all, they cannot get on without money. And I have sometimes known this consideration to influence them in so far that they condescended to think over the matter when I gave them facts and circumstances to prove that 'order' and 'money-making' were very much akin in business. Frequently have I heard men say that their habit of order was to them individually worth a goodly number of pounds a year simply in the time the habit saved them. And time in business is neither more nor less than money—a truth which it takes some people a long, long time to learn the value of. For somehow they cannot see that if, by the giving of a certain amount of time to the doing of a piece of work, for which, *when* done, so much money will be got, the money has been made by the time. No doubt if you put the matter in this plain way they would feel wroth at being thought to be such fools as not to see this. Nevertheless they act precisely as if they could not see it—did not believe that time was money—that the value of the work was the measure of the time expended on it.

And if the habit of order saves time to the individual, it is the very essential of existence—paying or profitable

existence—of a large establishment. And this, however gigantic, is after all but an aggregation of the individual; so that what is so beneficial in a large will not be less so in a smaller establishment. And nothing could convey a more striking lesson of the money value of system-order than the thorough examination of the system in which a large business establishment is carried on. Our observant readers will have noticed that we place those two words system order as if they were two different things, as in truth they are—not synonymous, or meaning precisely the same thing. System is concerned with the plan of working out a business as a whole, order with its details; the one implies a complete organisation, the other the taking up in proper place and time the various parts of this. I have known a large establishment, having a splendidly-organised system of working on paper, which in the hands of an incompetent manager was simply a failure, but which, when a strict disciplinarian took the reins, who knew the value of order, and insisted upon its being rigidly carried out, and upon taking up every detail of the system in its proper place and at its proper time, was once more a striking success. While order in itself involves system, a system may not be carried orderly out. To be systematic is not always to be orderly. Indeed, I have had a good deal of trouble in my time with those who would be systematically disorderly. Sometimes I was compelled to break up *their* system.

CHAPTER IV.

The Keeping of Engagements.

A 'business engagement' should be adhered to as rigidly in its terms as those of a written legal bond. With a man of high honour the phrase 'his word is as good as his bond' is no unmeaning one, but a reality. An engagement is a promise made; and who does not wish to be considered as one who keeps his promises? Nevertheless, engagements are apparently by some made only to be broken by the first impulse which comes across them. They are with them worthless, as a name written in sand, which the first wavelet, or the slightest shower, or a stronger breeze than usual, washes away and wipes out utterly.

In this matter the pronouncement of the moral law is clear and explicit. The breach of it brings with it many grave disasters, and, in a lower degree of culpability, much that is painful and disagreeable. It may, indeed, well be doubted whether a kindly dispositioned man could often break engagements, and this simply from the disappointment his doing so might or would convey to someone. I have known the peace, certainly the comfort, of a family disturbed, and in a large measure destroyed, for a time, through a broken engagement. And in the case of business it is no uncommon thing for really serious misfortunes to arise through engagements made and trusted to implicitly, which are yet broken. Had the person but

known that they were made by those who were as uncertain as the wind, they might have been provided against. No doubt it is not prudent to risk too much upon a contingency such as that of a man 'keeping his word.' Nevertheless, men who would never dream of breaking their own promise may well be excused for trusting to a like probity on the part of another. One who has this unhappy facility in making engagements for the purpose, it would seem—and if not so morally bad as this, practically it is the same thing—of breaking them, if such an one were told that he was a dishonest man, he would most likely not only be amazed at the charge, but would resent it as a gross slander and an untruth. But all the same the charge would be absolutely true.

It is a time-worn axiom in business that 'time is money.' If I take a man's money I commit a theft, nor do I the less so if I take a man's time. What *right* have I to deal with that which has a high value to anyone I do business with? I may appraise my own time at next to nothing if I choose, and I may, perhaps, thus value it rightly, but I have no right to apply the same miserable standard in valuing the time of others. But, in truth, a man whose morale is low in the matter of engagements is almost inevitably a selfish man. He rarely if ever thinks of the convenience or inconvenience of anyone; all his thoughts and wishes revolve around but one centre, and that is the 'ego'—the man himself. I have known men of this class, of whom I tried hard to believe, as a more charitable conclusion, that their action in the matter of promises and engagements was more the result of a pure thoughtlessness than a selfish desire to consider their own interests only. But when, after long experience, and when I looked back upon the many times when I confess I had to exercise a long-suffering patience, I knew them better; I then found that their faults in the matter

of making and breaking engagements somehow or other coincided singularly well with their own convenience, and fitted in, so to say, with some design or purpose of their own. So that I was thus compelled to fall back upon the only reasonable conclusion that they were utterly selfish, and cared not a jot for the convenience or interests of others if those clashed with their own.

As *time* is always one element in all business engagements, it will be observed that what has been said as to the sacredness with which an engagement should be maintained applies with equal force to the *punctuality* with which its requirements should be fulfilled. All successful men have been, and are, noted for their punctuality—a punctuality as rigidly maintained in engagements to be fulfilled a month, six months, or a year afterwards as one which is to be decided to-morrow. I knew a man once of whom it was said that 'if Mr. So-and-so be alive, and coach-roads and railways not snow-blocked, he will be seen "turning round the corner" some three to five minutes before the time appointed.' And this held true even although the engagement had been made months before. I believe that that man never caused the loss of five minutes to any other man through his failure to keep his appointments. It is such men who take and keep the upper ranks of business success, and who never fail to have numerous business engagements—and generally profitable ones, moreover. And this largely because they can be trusted with the time of others, and never waste it. And he who is careful of the property of others is sure to be careful of his own. Moreover, business men 'worth their salt' like to do business with careful men. A man who keeps his engagements, and fulfils each item with rare punctuality, is not the man who will fail through lack of business for opportunities of displaying those most valuable characteristics.

CHAPTER V.

Economy.

The French have a proverb which tells us that there are fagots *and* fagots, meaning thereby that all fagots are not alike; some being good, while some are bad and a goodly number indifferent. So with regard to the subject about which I have now a practical word or two to say—there is economy *and* economy—the true and the false. By confounding the two, or what is worse by indifference as to which is the right and the wrong economy, much mischief is done in business life. Sometimes, indeed, one's prospects are in early life wrecked upon the rocks of grave mistakes made in this matter. It is not economy, for example, to be stingy and mean, to deny oneself those necessaries of life and of living which our circumstances would clearly justify; and, worse than this, to lose sight altogether of the fact that the money which we thus hoard could and would be of use to others who have been denied the gift of plenty which has been bestowed on ourselves.

This notion that the economy of money means merely the saving of it, the withholding of its expenditure in order that it may be hoarded up to add to the amount of money so locked up—has done more harm than many of us are disposed to admit. It has in fact sapped the moral strength of many a youth whose life at the outset of his

business career promised to be one of usefulness not only to himself but to his fellow-men. It has so influenced him that he has but added another to the already long and sad list of those who worship money for its own sake—the mere mummies of mankind. Economy is not the merely saving of money, the not spending it; it means something much more than this.

Ruskin, the great writer on the many subjects he has enriched and adorned with the products of his pen, and of whose value to our country in raising the morale of its people we as a nation shall have a just conception only when, and perhaps only after, he has been gathered to his fathers, defines the term economy in what we at once feel to be the true way, when he says that 'Economy is the right, the true, the just management of money or of time.' Yes, the *right* management.

But then comes the important question, What is the right management which the young man of business should adopt? Obviously much, everything, indeed, depends upon the *right* which should be and is the only answer worth having. How many considerations go to make up this, the only desirable answer! Ruskin, with his rich knowledge of and his profound admiration and love for the Bible, goes in this instance, as his method often is, to the 'wondrous Book' for the illustrations of what he means by his definition of economy. And he takes from its pages the last chapter of Proverbs, in which a virtuous woman, the 'crown and honour of her husband,' the model for all time of a good housewife, is his illustration of the definition.

From a study of this illustration the young reader may, if he so pleases, derive a complete directory or guide as how to economize both time and money to the fullest advantage, how to manage them both rightly. No matter what his business may be, of this he may rest assured,

that if it be conducted or managed on the lines laid down in those beautiful verses which conclude the Book of Proverbs—itself throughout, one of the best business guides ever published—his business cannot fail to be successful.

This marvellously graphic description of a well-managed household—and every house may be taken as the type of a business establishment—justifies and illustrates the definition of economy as given by Ruskin, 'the right management of time.' This lies at the basis of all methods of making money. For time is money, one of the first as it is the most difficult of all lessons to be learnt by young men. Now in regard to money, the description given by Solomon of the model housewife completely sets aside the notion so widely held that economy is stinginess, simply withholding money so that it cannot be spent. For the guide here given to youth tells us in language as graphic as it is picturesque that there is no stint in giving the workers in this splendidly managed Eastern household abundance of all which they require, she 'giveth meat to her household, and a portion to her maidens,' and '*all* her household are clothed in scarlet'; the Oriental synonym even at this day of the best of clothing, nay even for easy if not wealthy circumstances. And as there is no stint in things necessary—meat and clothing—so also there is the reverse of stinginess in matters appertaining to what pleases the eye and gratifies the taste. For the clothing of the model housewife herself is 'silk and purple.' The last term again being then, as it still is, the Oriental synonym for the richest and the best. Nor is her house itself distinguished by meanness, by poverty of fittings or furnishings. For 'she maketh herself coverings of tapestry.' And so far from stinginess or meanness in expenditure being a characteristic of the well-managed household, while she expends her money freely for her house and those

who live and work in it, she has a warm heart all the same for 'the needy and him that hath no helper,' for 'she stretcheth out her hand to the poor, yea, she reacheth forth her hands to the needy.' Well may 'her children rise up and call her blessed;' well may her husband 'praise her in the gates.'

But how is all this done, this noble and generous expenditure kept up? Simply by this model housewife economizing her time, that is, *rightly managing* it. She is clever in the collecting of her materials for her work. 'She seeketh wool and flax . . .; she is like the merchants' ships; she bringeth her food from afar.' She is always busy, for 'she eateth not the bread of idleness . . . she worketh willingly with her hands;' slumbering like the sluggard is unknown to her, for an early riser 'she riseth while it is yet night.' And no untoward circumstances of weather or the like are allowed to interfere with her labours, for 'she is not afraid of the snow,' and, busy to the last, 'her candle goeth not out by night.' And the result of all this economy of materials and money, this right management of them, is the accumulation of her means over which she has control, for 'the heart of her husband doth safely trust in her.' And her purchases or investments as we would call them are done with judgment and with care. For 'she *considereth* a field and buyeth it—with the fruit of her hands she planteth a vineyard.' The 'fruit of her hands' in very truth, for with untiring industry 'she layeth her hands to the spindle, yea she reacheth out her hands to the distaff . . . she maketh fine linen, and selleth and delivereth girdles unto the merchant.'

With all this, we might reasonably expect to find in the portraiture of this model housewife special mention made of her mental qualities, and we might safely predicate that these were of no mean order. And we are not disappointed, for we are told in the same terse and graphic language

that she 'openeth her mouth with wisdom.' And what is specially pleasant to learn we are told that 'in her tongue is the law of *kindness*.' Yes, we might be sure that such a woman was certain to be good to all dependent upon her, servants as well as children and husband, and to the poor who came helpless to her door. Finally we might be certain that such a housewife possessed another and a higher attribute; and it is so, for we are told that she 'feareth the Lord.' Well might the portrayer of this charming portrait conclude his account by words such as these: 'Give her of the fruit of her hands; and let *her own* works praise her in the gates.'

CHAPTER VI.

Nest-Eggs.

This phrase is understood everywhere. And it has an expressive and a suggestive meaning. It means the storing up of something which will hereafter not only have a value by itself, but which will lead to something which will give it an increasing value. For nest-eggs in time will with care produce chickens, those in time will produce other eggs—and those in the exercise of the same care will produce other chickens. And so on in an ever recurring series of producing efforts more or less completely successful.

Even in the least successful issues they bring about an actual increase of the original source of supply. Hence the wide-spread use of the term. Men who have achieved, or those who are now achieving success, know perfectly well that they started on the upward path when they secured the first 'nest-egg.' They continued to prosper as they kept on adding nest-egg after nest-egg and putting them under some fostering care, such as the 'Savings Bank' in the earlier days of their business career, when the big banks they now do large business with were too big for their then small deposits.

But it is not so easy to keep nest-eggs as it may appear to many at first sight. It is with many a difficult thing to realize that a thousand pounds—or any other

sum—representing a certain nest-egg, is no longer a thousand pounds or a thousand shillings, as the case may be, if but a single sixpence or even but a single penny be taken from it and be spent, or thrown foolishly away. Forgetfulness of this truism has begun the down grade which has often ended in business ruin or disaster. Nest-eggs must be kept unbroken for storage and for increase.

For nest-eggs of this kind never become addled. Always provided that you do not value the nest-eggs simply for and by themselves, but only for the good they enable you to do in helping others, or in helping yourself. The 'rainy day' is sure to come now and then to you, as it comes to others, and using the nest-egg at the right time and in the right way, you will be thankful for the careful providence which enabled you to store it up.

But it will be a bad day for you, and the nest-eggs will cease to be a blessing, if ever you forget their true use. The ancient Egyptians used to worship crocodiles, and took religious care in the hatching of their eggs, which produced only monsters. So will yours. That is, if you worship the stuff of which your nest-eggs are made. Bad it will be for you if you have what a certain good Book, slightly paraphrased, says, the 'love of nest-eggs, which is the root of all evil,' which love 'is idolatry.'

There is an absurd notion held, I fear, by many. It is this. They have not wages, the income, the salary,—by whatever of these names they describe their means of living—sufficiently high or good to enable them to save anything. They have not sufficient to make a nest-egg with.

It must be indeed a poor income out of which nothing be saved. Hundreds of shrewd hard-working men have begun their business life with the determination that whatever came, so long as they earned any wage at all, they would save something out of it. And they did it. And

what these men can do, all can do, if they will. I have known many such men, hard workers mentally as well as physically every one of them. And yet some of them had at the early part of their business life incomes so very small that the 'something' they did save was not worth much even at the end of the year. Still it was 'something.' And it established a principle or course of action. And that in itself was a large 'something.' How large those only know who realize the value of starting in life with a sound safe principle of action. In one sense this is in itself 'everything,' without which 'nothing' will be secured.

The beginning is the great point to be aimed at in this important matter of 'nest-eggs.' The French have a proverb to the effect that it is the first step which costs. Applying this to the nest-eggs, it is the beginning to save a portion of one's earnings which is the great difficulty. As a rule, poor people, and for the matter of that many well-to-do folks also, will not admit that to lay by something for a 'rainy day' is a good thing and worth a great effort.

What so many have to learn is the power of small things. If we could but get what are called, and many of them but too truly, the improvident classes to see what great work can be done by powers which in themselves are but small and insignificant, we should have made a very great advance in social progress. It is unfortunately the fact that thousands of all classes—not the poor only—'live from hand to mouth.'

And this is a most expressive phrase, by the way. For it indicates that they have no saved or accumulated store of anything upon which to fall back in 'bad times.' The little once exhausted which the hand can for the moment grasp, and no other handful being there to take its place, the mouth must want. It is not, however, the

fact that such people believe it to be a bad or a useless thing to have a little store or nest-egg in hand. On the contrary, they are fully alive to the value of a little store of cash in hand. But they do not believe in the possibility of their being able to save. Again and again they will tell you that such a thing is altogether beyond their reach. And if you can prove to their satisfaction that if they willed it they could save, you at once have to face the objection which is as old at least as classical times, *Cui bono?* Or to put this old phrase into their vernacular, 'What's the use of the likes of us saving?' All they can possibly save is such a trifle that it is not worth the saving, and they might as well have the good of it at once. It seems never to enter into the range of their calculation, to see that if this be not worth the saving, it cannot do them much good by spending it at once. The improvident classes have yet to learn the great power of small things.

And this is as true of many who have been brought up in higher spheres of life, and who are considered to be well educated, though they have not been instructed in one of the most important departments of practical life. What so many of us, and specially true beginners in business life, require to learn is what Dr. Guthrie, that apostle of Ragged Schools, used so often to enlarge upon in advocating their claims, namely, 'The mighty power of mites.' Another favourite phrase of his was, 'the great power of the penny.'

The mere possession of a good nest-egg gives a man a status, a position, in the field of labour which scarcely any other material thing can secure. When taking on a new hand, I used to ask if, having been for some time out of a situation or of work, a small advance would be of service. If the reply was, 'Thank you, but I do not require it. I have still something left,' the

new hand rose at once in my estimation. The fact spoke volumes for the character of the man. It told of a determined will and of a desire to be honourably independent. It bore witness that the man lived, if not a good at all events a fairly moral life. For the dissipated, the free, and the degraded liver are never saving—never truly economical and independent. The slaves of their passions are always the servants of others upon whom they are so dependent.

CHAPTER VII.

Chances of Success in Business.

The young men who have just started in business life may be divided into two great classes. First, those who have only their own exertions to trust to for success in business, that is, those who keep themselves. Second, those who, to use a common but expressive phrase, 'have had a father before them;' that is to say, those who are helped in their efforts to secure success in business. The chance of success in business life is altogether on the side of the first of the two classes, those who have to keep themselves.

No doubt there are many worthy sons of worthy fathers who help to carry on their fathers' business, who are not ashamed of the counting-house, the warehouse, the factory, or the shop, the work of which has kept their father's house going, educated them, given them everything which has made and kept their place in the social ranks. But what of the far greater number of the young men who show in their daily lives anything like the qualities I have just named? Their fathers have been the workers, they are the gentlemen who sport away their lives' living, and not being ashamed to live, on the fruits of their fathers' labours.

We have then also to consider the case of those young men who, having some dislike to be 'dawdlers' only, try

after their own fashion to lead a useful business life. Many young in their efforts to create some business which may at least aid them to partially, if not wholly, maintain themselves, have again and again been helped by their fathers or other well-to-do relatives. The very frequency with which those helps have been afforded show how unsatisfactory a method this is.

It is surely worth while to ask this question, How comes this fact to be so marked? The attempts cannot have failed through lack of means. Is it not due to their knowledge that if they fail in one attempt they will almost certainly be enabled by the pecuniary help of their friends to make 'another start'?

Hard-hearted men of business consider this to be about the very worst position in which a young man can find himself. His friends unwittingly do their very best to prevent him from doing *his* best to establish himself in life.

I have known young men who had the misfortune to have well-to-do relatives, and who, trusting to their help, never made any real progress in business life so long as they *condescended* to accept this help. But I have known the same young men after a bit show the good sense of recognizing that *this* sort of thing would never do, and who fortunately for themselves were led to take a common-sense view of their position. This led them to decide once and for all that the latest pecuniary help they had received from their relatives should be the very last they would *accept* if offered. God helping them, they would do without the help to which before they had so trusted.

I need scarcely say that *non*-success never came to them. Failure indeed rarely does come to those who in the right spirit and in the right way determine that failure is not to be thought of. And I never knew an instance of this kind in which the great effort, and it is always an effort, to succeed

failed. It is the duty of all at the very least to try and do without the perpetual recurring of pecuniary help. Test the power of self-reliance with a humble dependence on Him of whom it is said that He helps those who help themselves.

There is another cause for the repeated failures which darken the lives of so many young men, and which is just as potent for evil. Looked at indeed from one point of view, this is more potent than the other. And this is that so many commence their life—if life in the English sense it can be looked upon at all—having no object in view, no fixed plan laid down for life. Trying one thing they fail; then they try another, once more to fail, and so they keep on trying only to fail. They are everything by turns and nothing long.

CHAPTER VIII.

A Certain View of Money-making.

The great majority of young men believe that wealth will secure them from the sorrows and the disagreeables of life. Apart from the mere love of wealth by and for itself—this belief is perhaps one of the most cogent reasons why young people are so anxious to '*make* money,' to employ the somewhat curious but common phrase. With the mere '*having* of money' is associated a certain sense of security against a 'something' to which they at times would find it a difficult matter to give a name. This something nevertheless carries with it a certain sense—to some a great degree of comfort.

But when the 'having' comes to them they find that it does not bring with it what they so firmly and even fondly thought it would. With the money comes the disagreeables. And should wealth beyond even the wildest dreams of their youth become the lot of their riper years, they find, if not to their surprise, certainly to their great regret, that it brings with it cares and anxieties which are peculiarly and exclusively its own. Some who have realized great, even colossal wealth as the fruit of their work, look back upon their earlier and poorer days with a regret so strong that they would almost be ready to give at times the wealth they have for the content and the quiet they once possessed. So true is it that men are always to be, but never are contented with what they have. With

them it is ever the search for the unattainable, and that for the simple reason that they never are content to be contented.

Now in the notion which gives to some such a craving to make money, as if the possession of it would give them also freedom from the sorrows and the difficulties of life, as in many false views of certain points of business life, there is a stratum of truth and sound sense. It is the abuse of the thing rather than the thing itself which is altogether bad. When money-making is the 'be-all and the end-all' of business life, then there is nothing but contempt for the man who so makes it. Or rather, as I prefer to put the point, the profoundest pity should be felt for those who so thoroughly forget what is good and noble in the business of life.

The possession of money honestly earned is a blessing one should be thankful for. But the good and the blessing of it only comes when it is put in its right place, when used in the right way. To be so placed and used, this wealth may well be wished for. Gold so desired becomes glorified.

But those who begin business with this high and noble view of what money is and what it can do, and those who carry on their business steadily from year to year with this view of it, are precisely those who have no anxiety about the making of it—they are certainly not tormented by any burning and eager desire to make it. If money comes to them, as it comes to many, without any special effort, they thankfully accept it as a gift from God's hands—and as such use it wisely and well in His service and in that of their fellow-men. But, as I say, they are never eager for its making, and are the last men to think of accumulating it, hoarding it up simply from the pleasure they might have in merely seeing it gather and gather.

CHAPTER IX.

Dawdlers and Dawdling.

Those who have what is called an 'extensive circle of friends' have in all probability at least one family amongst them in which there is an elderly lad or a young man belonging to those who 'hang loose upon Society.' Such are more popularly and better known as dawdlers.

A dawdler belongs to one or other of two classes into which the race may be divided. The first class is made up of young men who possess a pleasant passivity which makes them quite content placidly to wait like Micawber, till 'something turns up.' But they by no means trouble themselves much as to whether the 'something' turns up or no. With this class time is as vague and indefinite an element as the 'something' which time is supposed to bring.

Those of the other class have scarcely reached the high standard attained by the one just described, inasmuch as they are not altogether placidly passive as to what gift 'time' will 'turn up' for them. On the contrary, they live in a state of feeble fluttering of excitement at the hope of something which is sure, as they think or try to think, to turn up. This gives them a sickly sort of hope that it will be something *new*. With this class novelty is essential as an element for creating in them a desire to do something in the way of work. For if somewhat advanced in young

manhood they have tried so many new things that nothing now remains for them to try, at least in this old country. So frequent and so failing have been their efforts that nothing seems likely to succeed as a novelty but going where so many of the class have gone before as to their last chance; namely, 'to the colonies.' The very distance of even the nearest of these seems to bring with it a fresh hope which may lead to a new novelty. Happy for their friends if not for themselves if there they at least find the sphere round or within which they in their dawdling fashion of life may roll.

It is by no means an easy matter to decide what to do with the dawdlers. And this in the way of reforming or changing them into doers. In the few cases of reformation I have come across in my working life, it was obvious that much could not be expected from them even when they began to be reformed. Any little advance towards a responsible working life must be thankfully accepted by their friends. At the best I fear that they can only live in hope that greater improvement will in course of time follow. Much in the way of useful work can hardly be expected, certainly at first, and that this will not be obtained from them we may easily enough see when we consider the weakening, the demoralizing effect of the life many have previously led. There is as a rule very little hope that the true dawdlers will ever give up their evil ways, and of their own accord set to learn some useful trade or calling. And it is easy to understand how this is. The inclination to learn the actual doing of work involves great effort both physical and mental. Now effort of any kind is precisely that which the dawdler assuredly does not like and will not make. The only way to rouse him to this effort possesses the advantage of simplicity. It is simply to leave them to themselves. To let them sink or swim, to learn to do work and live on its proceeds, or to

remain idle and starve. If therefore fond but feeble-minded parents, still fonder perhaps, more feeble-kneed aunts and uncles, would simply 'stop the supplies,' the dawdlers would begin to look about them, exert themselves and work.

By some the remedy or cure for dawdleism may be considered as cruel. It appears to be the only way of effectively dealing with the complaint, however. And yet there is such a thing as being apparently cruel in order to be truly kind, and possibly this method here noticed may be one of them. I know of wise experienced men of business, and truly kindly withal, who certainly believe it to be so. What will a wise man not do to change a dawdler into a doer?

Even in the busiest establishments dawdling exists. Almost every work-place, save those where the master is himself the man, has its dawdlers; one who dawdles over his work in a slip-shod style and who whenever he has the chance does nothing. Doing nothing is the very paradise of dawdlers, to which they are ever looking forward, and even while apparently working they try to realize it by doing as little as they possibly can. Every master, every manager of works knows well the class whose whole aim is to dawdle as much as possible till 'pay-day' comes, the only time at which it can be said that they are on the alert and 'look like business.' How experts of this art can claim wages at all is a matter which must clearly be left to their own conscience, and this should be a very bad one.

Dawdling can be cultivated. And not only this, but in this matter a process of degeneration goes on sometimes. So that men known to be good workers at one period of their lives have been known to join the ranks of the dawdlers and become proficients in the art of doing nothing. How this singular and most unfortunate change

comes about is not easy to tell. The men themselves give very little information, and the relatives, the unfortunate victims of the change, have simply to accept the situation. Not the least painful part of this is that they have thereafter to keep the dawdler; and this for the rest of his natural life. For the change in the character of the man is complete.

This singular change is generally brought about by some terrible disappointment in life which gives them such a twist that they 'lose heart.' It does not always happen that the disappointment is sent to them, that is, they bring it on themselves. I am inclined to think that this is the reason why the disappointment has such a powerful effect for evil on their character. They are conscious that by some act of folly of their own they have brought it on themselves.

In support of this view I may refer to the case of a young man who passed through the early stages of his life with such great credit that he rose from one position to another in the great establishment to which he had been apprenticed till at an early age he was made the head of a department, which carried with it a handsome salary and much influence. Amongst other of his possessions he had a temper. And this gave rise to several squabbles, in most of which he was to blame. But one took place with the result that he went home and wrote the firm such a letter in resigning his situation that the door was for ever closed against his re-entering the place. It was not many hours before he knew the folly of which he had been guilty. But it was too late. And losing heart so completely he became a dawdler, and from that day to this—and he is now a grey-haired man—he has been and is still the same. Of course he has had to be maintained by his friends.

CHAPTER X.

The Right and the Wrong View of the Duty and Dignity of Work.

To be successful in work, work must be done. Paradoxical as this phrase is, it contains nevertheless a profound truth. Among the many disturbing elements of modern society, few are so painfully suggestive of evil to come as the views which so many of our rising generation hold with reference to honest work. And these views are not confined to the rich and well-to-do; they are as firmly held by many of the working classes as they are by the richer classes of the community. Many a poor lad looks upon work as a thing which he unfortunately is *compelled* to do. If he had not to work that he may live, and if things were as he believes they ought to be, if justice were done to his class—such is the stock phrase—he certainly would not live merely in order that he might work. To this class belong the men who in the doing of their work have no thought as to the doing of it well. The one thing which dominates their mind is how quickest to bring pay-day round, how to do the least work in the time with the least fatigue. If some readers conclude that this is a harsh judgment, they should bear in mind that it applies only to one class of so-called working men; but this class is perhaps more numerously represented than many think.

But it is not only amongst the working men of this

country that such false ideas of work exist: thousands have it who in one sense are above the necessity to work; that is, if they are content to be kept in idleness by rich or well-to-do relatives. And if you spoke to these men of the good thing which honest useful labour of any kind is, they would be greatly surprised at such an unwonted and unwelcome view of the subject. And if you dwelt upon the 'dignity of work,' you would be speaking to them in a language of the first elements of which they were profoundly ignorant. Until these 'loafers' of Society, and those of the working classes who only work that they may live, become thoroughly alive to the true dignity of work, many of the evils which are met with every day amongst our working communities will not be overcome.

The dignity of work is a true phrase. The men to whom the world owes most, no matter in what department, have been distinguished by their love for work, and work of the hardest kind they never grudged or grumbled at, if only it aided the progress of society and proved a boon to their fellow beings. And it is not merely for the capability of doing work that the benefactors of mankind have been noted, but for their love of it. The thought that in doing work they were doing something beneath their dignity never entered their mind. They thought it was the work that dignified them. The undignified thing for man, in their opinion, was idleness, and Society owed a debt of gratitude to every honest labourer.

It is not the liberty to be idle which a rightly constituted mind wishes for, it is the liberty to labour at something which leaves the world the richer and better for the toil. Let not anyone suppose for a moment that success in business will be attained without hard work, or conclude that he is the worse either in personal dignity or in purse for giving freely the labour which will tend so much to the securing of that success.

CHAPTER XI.

The Time to Work.

As the life of man is divided into times and seasons, and Nature as well as Scripture tells him that there is a 'time for work' and a 'time for rest' and recreation, it is practical wisdom so to arrange the time for doing work that it will be done at the season best within the range of his capacity physical and mental. His best work will not be done, however honestly desirous he is to do it, if he works without system and without reference to certain laws which dominate all work, so that the proper balance between rest and labour is maintained. And this balance can only be maintained when the laws which regulate physical or bodily health are borne in mind.

To keep oneself in good working order is a duty, for no work can be done well if the health fails. This obvious truth is too frequently overlooked, so that men are content to work on, till they become convinced of its vital importance by being laid aside from work of any kind by some severe illness. That kind of illness is often called sudden; but in truth it was going on for a long time, and might by a little seasonable rest have been avoided.

In such cases it is but small comfort to be told that the illness could have been prevented by so simple a remedy as rest. But we are always very wise after the

event. Although of course there are other causes of severe and long illnesses, still it stands true that not a few could have been averted had one stopped from hard work *in time*. After a long or lengthened spell of hard work, earnest heed should be given to the first symptoms of being 'done up,' or 'pumped out,' or whatever name by which the feeling of having done too much is designated. And if the young man is wise and prudent, he should be most careful to take at this point the 'rest' which Nature, in her usually strong and telling way, admonishes us that we absolutely require at certain times. The misery of the matter is that in their fancied and frequently boasted of strength, young men are but too apt to disregard her warnings. But the moment one feels that he *is* 'done up,' he should without hesitation take the rest which all those symptoms unmistakably tell him Nature demands. And if she does not get it willingly she will take it in her own way, which way—let the young reader think well of it—is not the most pleasing of methods. And if the rest, the short rest which is needed, is not given, because it looks 'so much good working time lost,' the rest which Nature will take in the shape of an illness will be a greater loss still.

It is better in all such emergencies—for such they are in one's working life—to be wise in time. It is the universal consensus of opinion amongst those business men who have learned this wisdom from painful experience, that the time given to the rest which a period of overwork demands is not lost time, *per contra*, it is valuable time gained. *Verbum sap.*, which freely translated may be read thus: He is a fool who will not take wise and sound advice.

CHAPTER XII.

The Value of Doing One Thing at a Time.

To get through with *many* things quickly and economically, do *one* thing only at a time. 'Tell me,' said one man to another, 'how you manage to get through so much work, and are yet never in a hurry and have a fair amount of spare time on your hands. I cannot manage to do as you do.' Whether this estimate of himself was just the reader may judge when informed that the questioner was himself the chief manager of a large public company, and looked upon as one of the most energetic men in the district—never idle, always busy with something. To which question the reply was very much on the lines indicated: 'Always keeping the work I have to do divided into two classes—what may be and what must be done—and deciding *which* of the things in the "must" category is to have precedence, I concentrate all my thoughts upon, give all my attention to, that piece of work. No matter how pressing other work may be, no matter how puzzling and difficult its details, I resolutely throw them all over my shoulder, so to say—*will not allow* a single thought connected with any other piece of work to come into my mind, giving that wholly to the one piece of work I have before me to do.'

It is not easy to exert this power of abstracting oneself from all other points of work but the one before you;

but the habit can be cultivated, and, believe me, it is worth the cultivating, for it is the best help to getting through work quickly and accurately. Ask anyone who is known to get through much work, and although he may put it in a different way, his meaning will be the same. He will probably say, 'Well, I never allow myself while busy with one piece of work to be bothered with a single thought connected with any other piece of work.'

Some men while busy upon a pressing piece of work will allow the thoughts of some other work, almost equally pressing, so to crowd in upon them that they could not go on with their original work until they 'got their mind settled,' as they expressed it. It would have been better had they beforehand determined not to allow it to get unsettled.

CHAPTER XIII.

The Answer 'No' in the Doing of Work.

The daily work of life is perpetually yielding answers, either in the affirmative or the negative, to a flood of questions brought up by the details of the work itself. And in learning the lessons of business life, the answer No is frequently as valuable as, if not more so than the answer Yes to the questions we put. 'How not to do it' may become as valuable a knowledge as 'How to do it.'

Not a few of our brilliantly successful men have readily admitted that they owed much of that success to the lessons they derived from their failures; only as to what they failed in and how they failed, they generally keep their own counsel. And this reticence has been a great loss to the cause of national and material progress. Take, for example, the science of mechanical engineering. It is not too much to say that, marvellous as is the work which has been done in more modern times, and rapid as has been its progress, quicker progress would have been made had our great engineers and mechanicians left for the use of those who came after them a fully detailed record of their failures in perfecting the machines by which their names have been handed down to posterity. It is impossible to over-estimate the value of the lessons bound up within the range of such a record of what at the

time were great trials, bitter disappointments, to the men themselves. With them their failures simply afforded the clue by which they were led on to the degree of perfection at which they left their inventions.

But it need not be matter of surprise, however great it is as a source of regret, that this record, if ever made, was never handed down to us: at least, not a matter of surprise to those who know what human nature is. The best amongst us does not like to confess to special failures. We have no objection to admit, in a general way, that, like other men, we have had our failures; but to specify them can scarcely be expected, even of the most candid and open-minded of men. Even as a matter of business policy, it is best to allow the public to believe that one has known his business so well that failure was not in the category of contingencies.

There are some notable exceptions to this, markedly that class of business concerned with new inventions and processes of great importance. Here that failures and disappointments will be met with at the outset is generally a foregone conclusion. So little do people expect that new inventions spring complete, armed *cap-à-pie*, from the brain of the discoverer, like Minerva in the classical story from the brain of Jove, that the public are made to know, with somewhat of a flourish of trumpets, that very large sums indeed have been spent in bringing such and such an invention to perfection.

In the case of the young in business it is wise policy, or a sound system, to take careful note personally of all failures; to record in the memory, if not in a more enduring medium, the various steps through which a certain piece of work or the perfecting of a certain system went. How else, indeed, is experience gained, and prudent, practical wisdom obtained by so noting the failures or weaknesses of the past that they will be

avoided in the future? The habit of forecasting—so to call it—the light of the past upon the path of the future is just that which distinguishes the able from the poor man of business.

And whether one derives his knowledge from experience or borrows it from others, the answer No in the case of new projects or new investigation will be found of as great practical use as the answer Yes! When a man is about to enter upon a new journey, to know that he need waste no time, run no risks by taking a certain direction, the peremptory No! closing beyond a doubt all notion of going that way, is to him an enormous practical advantage. Again we repeat what to many will seem at first a strange thing to say, that in the doing of business the answer No—the how not to do it—is as valuable as the answer Yes—the how to do it.

CHAPTER XIV.

Waiting or Staying Power.

The Italians have a proverb to the effect that the game is to the man who 'waits.' This faculty of waiting—holding on—implies and necessitates the exercise of patience, and is exemplified or enforced in the apostolic injunction to let patience 'have her perfect work.' It is probably not too much to say that of all the business qualities or habits, there is none which so much tests a man as patience, the faculty of waiting, of holding on, the possession of what is called 'staying power.'

One of the greatest difficulties connected with the general question of patience—the habit of waiting as a valuable business attribute, but valuable only when judiciously, wisely, prudently exercised—is to decide *when* it ought to be exercised. There are times when it is the wisest thing possible simply to wait—to rest upon one's oars and allow the currents of events to carry us forward to the point where the object of the waiting is. And so also there are times when to do this is the worst thing possible; when, on the contrary, the best thing is to be up and to take action promptly, and to carry it on persistently till the object of the action is gained, the purpose fulfilled. Many a time in business the young man will find himself face to face with this difficulty, 'What *is* the right—the wise, the prudent, in brief, the best—thing for

me to do in this particular juncture of affairs which I feel to be a crisis in my career? Is it the right thing to take action? or is it the right thing to *wait*, to remain quiet and watch for the time when the exercise of patience will have its reward?'

The lapse of time frequently brings things about in a way as mysterious as it is effective. Sometimes the circumstances are such as will remind us of the words which Shakespeare puts into the mouth of one of his characters:

> 'There's a divinity which shapes our ends,
> Rough hew them as we may.'

In some cases it is clearly the most practical wisdom not of ourselves to attempt to 'rough hew' them, but quietly to accept the situation as one in which simple patient waiting is our best course, leaving it to Him who 'knows the end from the beginning' to bring about the results. In many instances the young man in business will be spared the necessity of deciding whether waiting or action is the right thing to do, so obviously is the case one in which there is no other course to take but that of patient waiting—holding on till time decides the matter.

This will be so unless, indeed, the individual belongs to that unfortunate body who, 'wise in their own conceits,' are classed as those of whom it is said, 'there are none so blind as those who will not see.' And of this class how many, when trials and misfortune have come to them, have had such words as these ringing in their ears like a death-toll, '*If only* you would have been patient, *if only* you would have quietly waited, all would in the end have gone right; but you would not wait, would not be patient, and so you decided the matter by untimely action, and lo! the result, which now you sadly deplore.' It is literally true that many can date their going back in the business world—the beginning of a weary, woeful time, when nothing seemed to go right and straight—to their

action at what was a great crisis in their lives, when they would *not* be patient, would *not* quietly wait to watch and see the course of events, and to allow healing measures and influences to work; who would *not*, in brief, quietly hold on. There are some men who seem to think that they are not doing anything, that they are making no progress in business life, unless they are always in the active condition. They have yet to learn—and nothing but loss or the escaping, by the 'skin of their teeth' only, from some grave disaster will teach them—that one of the most important powers in business is the passive condition of waiting, or holding on.

But the 'when' to remain passive, the when to be simply patient and simply to wait, is a different thing from the *how* to do this. And here what more can be said than this, that there is no royal road to this kind of knowledge, all valuable as it is? The lessons of patience can only be learned in the school of patience; a truism, no doubt, but one strangely overlooked by many. Some are very apt scholars in the school of patience. They are naturally patient, while others are quickly impulsive, and do not like the monotony, as they call it, of simply waiting. But if they are wise they will be patient enough to learn the lessons which patience is ever willing to teach them. And their own business life will give them ample scope and verge enough to test their value.

CHAPTER XV.

Change of Work when Wearied or Worried.

When you are worried and wearied with a number of conflicting circumstances of business, you may find it to be capital mental discipline to sit down to a pretty stiff piece of work, mental or manual, and doggedly do it. Many have found the plan efficacious. It not only takes your mind, they say, away from your worries, your losses, and crosses, but it gives you the mental repose and strength which enables you best and most wisely to meet them. But of the two kinds or classes of work manual is to be decidedly preferred to mental. For after all, if you look closely into the matter, it is not merely the rest from any particular kind of mental work or worry you require, as rest from all mental work and worry of whatever kind.

For example, when oppressed by the worries of business, or simply exhausted by a train of hard and long-continued thought, what we have felt most needed was rest from all intense or troublesome thought, no matter of what class or kind. It was the having too much thought —mental work—to deal with that had 'done us up.' We therefore felt that we needed rest from *all* thought. And we found that we could obtain this much more effectively by doing something which demanded no thought, or, if any, of a very light and easy kind.

This may be found in one or other of many ways: by sauntering through the garden—looking many a time very vacantly at this flower or that plant—or by sauntering slowly through the country lanes, poking into hedgerows in search—no! not in search, for that implies thought—but in the vague, scarcely expressed hope that we should see something; or lolling lazily on a mossy bank, sitting on a rural stile, simply feeling that the mere summer or spring air was good, something specially to thank God for. Or turning aside from all mental take up any mechanical work which is readiest to the hand—fitting up a shelf in the house, putting a lock to rights, &c. Or, feeling that rest from hard or oppressive thought is needed, sit down and do nothing but rest, or have read to you some book which makes no demands upon the serious thinking powers.

I cannot I confess understand how some can, by way of taking rest, play an intricate game of chess, in itself demanding, if well played, no small exertion of their thinking powers. And I am also free further to confess that, judging from appearances, after the game was finished, the individual did not give many visible signs that he was refreshed by the change of thought which he had adopted. Such, at all events, has been the experience of many of my friends, as also my own. At the same time I do not lose sight of the fact that man is a curiously complicated piece of mechanism, a compound of mental, moral, and physical qualities, each one varying from his neighbour and having a 'something' which makes him essentially different from everybody else. So that what suits one will not suit another

But notwithstanding this, taking a common-sense view of the case, if a change be needed, the more complete and contrary to ordinary routine the change is the better. And when the oppression of thought, whether this arises

from worry or from work, is what one wishes to be recovered from, rest needed, so that the recuperative powers of the mind and body shall have room for action, then it appears to my mind to be the best to have as complete rest from all active thought as can possibly be obtained. Hence the change to manual work under such circumstances is a most potent help in restoring the jaded and over-strained powers.

But the mechanical work obviously should not be of a very complicated kind, so heavy as to tax the physical powers too much. And when it is judiciously chosen there is something about it very fascinating to one who has been overburdened with worry or work thought. There is just enough of thought now and then demanded by the work to give it an intellectual interest, but for the most part one can do it in a sort of half-dreamy way, light thoughts chasing each other through the brain involving no pressure or strain; and although feeling all the *beneficial effects of laziness*, at least of a cessation from ordinary work, you have the satisfaction as the mechanical work proceeds of knowing that you have really not been lazy, but have been doing something of some value. And no harm would be done, but still great good by way of change, if the mechanical work was really worth nothing. Even then you would find, I venture to say, that it had answered its purpose. It had unbent the bow, relaxed the strain upon the string, which would be all the stronger after the bow was once more bent from the rest, from strain too long maintained.

CHAPTER XVI.

Worry in Work.

It is not 'the work, but the worry of life which kills,' is a saying known to most of us. And unlike some other often quoted sayings, it has more actual truth than paradox in it. There is no doubt of the fact that with many life is made miserable by the worry they have in it. Nor is this always the worst of it, bad as this may be, for also, beyond a doubt, with some life is actually shortened by its weary worry. Yet, after all, as life has this characteristic attached to it—and none are free from its attacks—there must be a way of meeting the injurious effects of worry, as we know many reach a green old age cheerier and heartier than when young, while others succumb and sink out of sight.

The case is not met by asserting that the one class had little or no worry in their lives, while those of the other class had a great deal too much of it, because the experience of many is—and certainly it is my own—that men known to be more than usually subjected to worry, yet walk serenely and securely through it all, and pass out at the end of their business life unscathed by its baneful influence; whereas, on the other hand, those who have infinitely less of it were nevertheless those to whom the well-known saying might have been almost literally applied that 'they were worried to death'—certainly they died in the very midst of it.

Wise men with well-balanced minds conclude, therefore, that the influence of worry depends chiefly upon the way in which one accepts it. To which I would add that there are some worries which one need not accept at all unless they wish. But the misfortune of the matter is that they do wish ; or rather, to put the point more accurately, they made the worries for themselves. Worries there are in every business, peculiar to every life, which are, so to say, brought to us by others; they seem inevitable with certain conditions and circumstances. And a vast deal of their influence upon us depends upon the way we meet them. Some men take the crosses and losses of life softly —like the prudent pilgrim who boiled the peas he was enjoined to walk so many miles with in his shoes. Others like to take things hard, with a grudge and a grumble, and if enjoined to do penance by walking with soft peas, they would positively prefer to walk with them hard. The journey in both cases has to be performed. They are the wisest who take things easily as they go along it. Nothing is gained by making others miserable over our crosses and losses ; and nothing either by making ourselves miserable. And I confess that nothing has at times surprised me more than the ready facility with which some people absolutely create worries, over which they will fret and fume for a long time, and out of circumstances, moreover, which to other men would not cause a moment's concern. It is but folly to keep worrying over worries which come to us naturally, or at least are the crosses of ordinary business. And as we cannot avoid them, as we did not make them, it is assuredly pure folly to waste time in grumbling and fretting over them.

With a prudent, wise man time is money; he is the last man to add to a worry a loss by what is known as 'crying over spilt milk,' which is but a paraphrase of what I have said above as to worrying over worries. The wise man

will at once begin to work in order to make money to buy some more milk. There are those who apparently love to be worried, people of whom it has been said that they are never happy unless they are miserable. They have got into the habit of hugging worries as if they were bosom friends—a habit which I fear they but too sedulously cultivate. Any who feel that they have a tendency to be easily worried by worries should check the disposition at the outset. Much, very much, of the comfort of their lives depends upon the issue, and, what is of little less importance, the comfort of those with whom they live and do business will be largely influenced by it. Worries will come whether we will or no, and it is the wise, as it is the manly, way to meet them quietly, to make as light of them as possible.

And should they rise into disasters or great troubles, let them be faced bravely. It is of little use in life to sit down and cry at the foot of the hill Difficulty, either because it *is* there before us or because it cannot be got over. Up and face it; set a stout heart to a stiff brae, as the Scotch proverb has it, and with the pleasure of having overcome the difficulty will be found not seldom the satisfaction of feeling that it has been got over much easier than anticipated. Indeed, this satisfaction is generally the reward of facing difficulties bravely and promptly.

> 'Finger gently the poisonous nettle,
> It will sting you for your pains;
> Grasp it like a man of mettle,
> It soft as silk in hand remains.'

So with worries, treat them lightly, as if in disdain, and they will flee from you. It is but the purest folly to flee to and welcome them. Some do. The greater the fools they for their pains!

CHAPTER XVII.

Self-help in Business.

We have of late years read, and some of us perhaps heard, much of self-made men, who got on in life only, it would seem, by the aid of self-help. Now this same self-help is not by any means a bad thing in its way. Without it, indeed, not much, if any, real progress would be made in business. An absolutely necessary thing is self-help, but only, as I have said, in its way. It is not the only thing a man needs. What of neighbour-help, of which we hear so little, yet of which each of us gets so much—and really requires so much? Poor creatures, I guess, would we be without this kind of help! Self-sufficient in, and by, and for themselves as self-made men may sometimes seem to be, even they would be compelled now and then to call a halt in their rapid rush to success if they had no neighbour-help.

The truth is that we are all dependent one upon the other; there is no such thing as independence absolute. One of the shrewdest of public men made the remark that if some men owe all their success to themselves, as we are glibly told—and told somewhat boastingly by themselves also—that in brief they are self-made men—they are assuredly to be complimented for the ardent worship they give to their maker. It is not from such men we are likely to hear much of the neighbour-help they have got.

And yet, as a matter of the mere necessity of living amongst men, they must have had their fair share of it. But the truly great self-made man would be the last to claim anything like complete independence of neighbour-help. Notwithstanding all he did for and by himself only, he would be the first to acknowledge that in all crucial or test movements of his life he would neither have made them so promptly nor carried them out so successfully had he not obtained some neighbour-help, and just in the right time.

Judging, indeed, from what I have seen and known of the lives of self-made men, I should be inclined to define a successful self-made man as one who had the knack, by the power of his own self-help, to turn the little neighbour-help he obtained to the greatest advantage—to win success out of that which a man of another stamp would have made nothing of. There are few men of mature years who, being of kindly disposition, have done something to help their less fortunate brethren, who have not had experience of the truth that a trifle given at the right time to the right man may be the basis of a fortune; while, on the other hand, they know well that a much larger amount of help given to another man might as well have never been given at all for any good it did to the man. No one who has been successful in business life, if honest to himself, will refuse to record most thankfully that not once, but often, in his career he obtained neighbour-help in one form or another, the value of which he would hesitate to estimate, in fear that he would underrate it. And there are many ways of giving neighbour-help, so that no one need excuse himself from giving it on the ground that he does not see how he can give it, or know those who need it. Men of right feeling have no difficulty in finding out occasions of giving the neighbour-help, of the high value of which their

own lives give abundant evidence. The poor, it is said, never could get along without the help of the poor; and if they can give neighbour-help, surely those with larger means and brighter hopes ought to find ways and outlets for disposing of it. They will never have regrets if they do: I cannot say this if they do not.

CHAPTER XVIII.

Neighbour-help in Business.

Men of great influence in the world of business, who have but to lift their little finger, so to say, to secure work to some of those who are so eager to obtain it, have not always a clear conception of the power of beneficence which they possess. It is so easy for all of us to be benevolent, to wish well. But unless benevolence ripens and fructifies into beneficence (or well-doing), it may do little more good than such comfort as knowing only that we have a well-wisher is calculated to give us. But this is not much. Although, after all, in view of the fact that in the business world of life the malevolent exist, who are at times apt to pass from the passive or negative to the active or positive side of malevolence, it is a comfort to know that we have at least a well-wisher; this is of some value, but to have a well-doer would be more. But it is beneficence, after all, which in this work-a-day world struggling men require. The proverb tells us that 'fine words butter no parsnips;' but unfortunately they as little provide even 'the parsnips,' which are all the better to eat when they are buttered.

To men who have 'made their mark' I would say, never lose an opportunity to help forward deserving young fellows, who are doing honestly and earnestly their best to succeed in their business. This may be done—perhaps

done best—not by pecuniary help, but by saying a good word for them, or giving practical proof of confidence in them, at times when such word or act is likely to advance them in the estimation of those who have the gift of work in their patronage. A mere word, an apparently passing remark, made by a man of mark and influence in relation to some young fellow pushing his way in the world, may be enough to secure him that notice which may lead to his getting important work to do from someone who heard the remark casually, as it were.

To men of mark I would repeat—do not grudge saying such a word. It will cost you little—only a passing breath—but it may be of vast value to the individual in regard to whom it is said. I have known a young man's fortune or success in business made by a casual remark made at a dinner-table. That remark was heard by a great man who had much in the way of work in his gift. The remark led to inquiries being made by him—such inquiries as all young men in business wish for; and inquiries led to the observation, 'We shall give this young fellow a trial. So-and-so spoke highly of him the other night at dinner.' The result was, to use a graphic but a somewhat coarse phrase, that the young fellow's 'bread (his parsnips so to say) was buttered for life.' And scores of opportunities of the like kind present themselves every day, if only they are looked for or thought of by those who could so beneficently avail themselves of them. A great deal of good, however, is missed—more, I believe, from want of thought than from any real indifference people have to the doing of good. Some men, on the contrary, are aggressively beneficent. It is a delight to them to think about others. But these are amongst the princes of men, and princes are somewhat rare.

It is said that 'hope deferred maketh the heart sick,' and anyone who knows what this heart-sickness really is,

and how sore a thing it is to bear, should not try to forget all about it, but should treasure its memory up, if only for this reason: that the recollection of its bitterness may so act that they will not willingly be the means of bringing the complaint upon another. It is hard to bear this heart-sickness, even when those suffering from it have in their social circumstances many things to act as comforts and consolations. How much harder is it to bear when one has but little or no comfort to fall back upon, or no consolations to support them, as in the case of the very poor!

Many of those who have only their own exertions to look to for success in their business have at the commencement of their career the greatest difficulty to 'make ends meet.' They are willing to work, as is shown when they have got the work to do; but often for a long time at the beginning of their career do they find it just *the* one difficulty with which they have to contend—the getting of work. And to one anxious to get work it is one of the most trying of their too often trying experiences, when they have been *promised* work by those who have work largely in their gift, to find that the promise has been made only to be broken.

I would earnestly counsel the successful man to avoid this conduct. Let him not promise to give work to the young man and then straightway go his way and forget all about it. Or if he remembers that he has promised, let him not be indifferent about fulfilling his word on the ground that 'it's only So-and-so, and he is nobody in my circle, only a beginner.' This is gross injustice, for if he had made the like promise to a rich or another successful man, whose good opinion he was desirous to retain, he would not have 'remembered to forget' or overlook it. 'Ah, it's Mr. This-and-that, and *he* must be attended to. I must fulfil the promise I made to *him*.'

Such cases occur far too frequently. I have little hesitation in saying that such conduct is cowardly. It is more—it is cruel, for cowardice is always cruel. Once having promised to give work to a man struggling to make his business a success, see that he gets it, make sure that he has it. Your not fulfilling your promise may have much graver moral effects than you think of. At all events, you may be sure of this: that if you forget—or, what is worse, neglect to fulfil it, though remembering about it, you will give the 'heart-sickness' which is so sore to bear, and this surely, if you have any claim to be deemed a kind and considerate man, it is worth your while to strive to avoid. Your neglecting to fulfil your promises may cause a struggling man to lose all faith in the integrity and honesty of his kind.

I was told the other day by a young successful man that which may afford a hint of practical utility in connection with this subject. Shortly after he had begun business on his own account circumstances arose which made money—or the work which would bring money—essential, a thing to be had if possible. Thoughtful and anxious, he was sitting in his little office turning over in his mind how and in what direction it was likely he could get work to do, when, much to his surprise, he had a visit from a man whom he slightly knew—but, what was more to his purpose, knew also to have much and valuable work in his gift. Still more to his surprise, the great man began to talk of some important work he had put in hand, and, being apparently satisfied that my friend could do it well, promised him there and then that he should have it. This promise was followed up by some rather flattering statements as to what he had heard of my friend's ability in his calling. As the work was important, and required much consultation, still more and more to my friend's surprise the great man said that he would call next day at a

certain hour and then decide on the final details, so that my friend could set to work at once, concluding with the thoughtful remark that, as young men always found money useful, payments could be made to meet my friend's convenience. Although my friend could not well account for all this interest in him, he put it down to the real goodness of the great man, and felt all the more grateful to him for it. You may be sure that my friend was at the office the next day at the hour named. Indeed, as the great man might look in at some other time, my friend never left his office. But the great man never came, nor did he the next day, nor the next, nor yet the next—for the faith of my friend in the great man's integrity and truthfulness did not fail until it could be no longer reasonably held.

My friend told me that he would carry with him to his grave the bitter recollection of those days of weary waiting, of the heart-sickness of hope deferred. But so painful was his heart-sickness caused by the circumstance, that he formed a resolution then and there that if ever the time should come when he would have work in his gift—a very unlikely thing, as at the time it seemed to be—he never would make a promise to anyone that he would give him work, but that he would at all hazards fulfil it; and, as a common-sense corollary to this, he would be quite sure that he *had* the work to give which he promised.

My friend also told me that afterwards, when success did come to him—and it was no small success—and he had abundance of work in his gift, he invariably understated or undertoned the extent of it. For example, although he knew, granting the man's ability to do the work well, the work would last for weeks or months, he would, on first engaging a new hand, state, as it were incidentally, that the work would at least last for a week or two, and then 'we shall see how things go on.' My

friend adopted this plan, for, as he said, 'I myself have known to the full the bitterness of hope deferred, the soreness of the wounds of disappointment; and knowing also the rarity of "agreeable disappointments," as they are termed, I was determined that I would spare as many as I could the pain of the disappointments which were bitter, and give to as many as I could the pleasure of the disappointments which were agreeable and pleasant.'

It is perhaps worth recording as an encouragement to those who may at present be apt to be discouraged by reason of the 'roughness and dangers of the way' of business life, that my friend—after he had had the balance of his mind restored, after he had got over the terrible disappointment arising from the falsity of the great man who had called upon him—by one of those singular 'chances' which sometimes come to surprise us delightfully with their results, capital paying work came to him from a quarter wholly unexpected, and which work, had it before been named as a possibility of his having, he would at once have decided was a hope beyond all possibility of ever being realised, so important was the work, or rather, so influential the source from whence it came. Yes, it was a 'chance;' but then the 'chance the good God did guide,' as Spenser, in his *Faerie Queene* puts it, and which every good and thoughtful man can from the experience of his life endorse.

CHAPTER XIX.

Tact.

Tact, in the business sense of the term, is the practical outcome of a knowledge of human nature, of the study of the characteristics and the peculiarities of the men one does business or comes in contact with. This knowledge enables one to say the right thing at the right time, and to say it in the right way.

To use a common phrase, which itself to a large extent accurately defines tact—you must deal with men as you would deal with a cat, that is you must 'rub the fur down the right way,' so that pussy purrs pleasantly in place of spitting and scratching, the result almost invariably of 'rubbing up the fur the wrong way.'

A man of tact never arouses the prejudices, never comes roughly in contact with, the fads and foibles of those he does business with. Rather does the man of tact smooth them down, keep them out of sight, and so treats the men he deals with that they are pleased and gratified. The man of tact generally possesses a keen and quick power of observation. He rapidly takes note of the characteristics and peculiarities of a man. He finds out at once where his strength and his weakness of character lie; and he so deals with these that he will succeed with him in doing business where other men not possessed of this power not only fail, but rather raise prejudices against themselves.

And all this tactical treatment of men may be done without either flattery or cajolery, or hypocritically pretending to be what one is not. Thus the exercise of tact will in no wise lower one's own self-respect or his true dignity of character. The possession of tact does not include of necessity that of other valuable attributes. A man may, for example, be very uneducated, very ignorant compared with another man; yet he may outshine him completely in the possession of tact. Some men have tact naturally, others have sedulously to cultivate it. And like other business attributes valuable to business men tact—how best to do the best thing in the best way—can be cultivated. Some men neither possess tact naturally, nor can they or will they even try to cultivate it. And they pass through life blundering on, running against posts, the collision affecting their business interests powerfully and adversely. Tact makes a very limited amount of talent or business knowledge go a long way, so that if other attributes are added, the man possessing this dual power carries, so to say, everything before him, and becomes the leading man of his district, of his circle.

The man of business should keep his own counsel in relation to the results of a business call. Let him consider everything which passed at the interview as sacred—to be kept as exclusively to himself as if all had been intrusted to him as a secret. If the party called upon chooses to talk about what passed between them, good and well. But let not the talk come from you. And if the other be a sound business man he will talk about the interview and what passed at it as little as you ought to do. Business men do not like their business matter to be talked about in public, and they shrewdly suspect that if a young man will talk about the small things of no great importance, he will just as likely as not talk about things of great moment, when the opportunity offers. Some

men are so foolish in this matter of talking about business that they will not wait for the opportunity to come, but will meet it more than half way, sometimes make it. He 'is a wise man who speaks little' on business matters, he is wiser who speaks nothing at all as to what ought to be kept secret. Men often may be said to owe their marked success in life to this fact, that they were early known to those with whom they did business as young fellows who could 'keep their own counsel.'

CHAPTER XX.

Adaptability.

A large part of our comfort is dependent upon the way in which we adapt ourselves to the circumstances of life. Some, it must be confessed, pass through life with an altogether remarkable uniformity in its general circumstances. The place of their birth, the first situation or business post which they obtain, remain their locale throughout life. Changes come to others, but with them the same style of life continues for perhaps the full period of their working existence.

But as society is now constituted such lives are the exception. The facilities which improved locomotion afford, and the way in which different trades and callings, apparently quite independent, are really dependent upon one another, combine to make the cases very few indeed in which lives are completed in the same locality with few or no changes in the circumstances of their lives. Some callings, indeed, from their very nature necessitate constant change.

And even in the case of those who pass through life with but few changes, times arise when change of some kind or another is inevitable, and must be made 'the best of.' Some, unfortunately, have a singular capability of making 'the worst' of circumstances. It seems as if they faced a change with the determination *not* to adapt themselves

to its new circumstances. And this determination they carry out with as much persistency when the change is likely to be of long, as if it were only to be of short duration.

But others have a ready facility to fall into new positions, however much these differ from their old ones. They possess a quick capacity to see how much circumstances may be made to minister to their comfort, to the quick and honest doing of their work. Their compatriots—who act so differently—uncharitably conclude that they are mean-spirited, that they cannot assert themselves, but quietly submit to indignities which the fault-finders know better than quietly submit to.

And it is in the difference between the conduct of the two classes that the difference lies between the comfort of the one and the discomfort of the other. And the difference is so great that a very much larger amount of the comfort of life, mental as well as physical, arises from or flows out of a prompt determination and a ready facility to adapt oneself to circumstances. So valuable is this facility to adapt oneself to change in the circumstances of life of nearly every practical kind in domestic as well as in business life, that the habit should be earnestly cultivated. To some it seems to come naturally. But when this is not the case it may and it should be acquired. It is well worth the acquiring, as those know well who have power to adapt themselves quickly to new circumstances of life.

CHAPTER XXI.

Abstraction.

The capability or the power to 'draw oneself away'—for that is literally the true derivation of the word abstraction—from all others, and to concentrate one's thoughts upon a single subject, is not given to every one, useful as it is to men in business. The cultivation of this power is in itself good mental discipline, from the toil or labour of which a man will come out all the stronger, all the better fitted to cope with such difficulties as daily arise in his work.

Some men have developed in a remarkable degree the power to abstract themselves from all distracting and disturbing influences. One by way of example I knew well, who having to wait for a railway train at a busy junction, could and often did go into the waiting-room, and amidst all its talk, and the ceaseless going to and fro of restless passengers, sit down and go into calculations more or less abstruse and complicated, or pencil the draft of an elaborate report. But if any of the light-fingered gentry who sometimes enter an appearance in such busy places, calculating on the perfect way in which my friend had abstracted himself from his noisy surroundings, if such men had endeavoured to take advantage of the supposed favourable circumstances to walk away

with my friend's bag or belongings, the 'honest gentleman' would have found himself mistaken and in a fix. Abstraction from things which interfered with work did not deprive him of the habit of close and ready observation. This double gift is not given to many.

Like many of the valuable characteristics of a business man, the power of abstraction is a matter of mental discipline—of self-education. There is no royal road to the gaining of the power. On the contrary, it is a difficult path which has to be taken. It is only by a series of steps, some of them painful, all of them more or less difficult, that the goal is reached. And the only inducement I can throw out to the young business man, to endeavour to realize the power, is its extremely high value in nearly every class of work. It may almost be said to give a man double working power. And this from the time saved in being able to go on with his work, without the loss of time which a man has to suffer who is easily disturbed by external circumstances. Or as I may put the point, who is easily abstracted from his work. The thing to be aimed at in this discipline of the mental power being the abstracting oneself from those things which interfere with work.

CHAPTER XXII.

The Keeping of Counsel.

Frankness of character is very attractive in the young. It is indeed only the young in which it is met with in the highest degree of purity of which poor humanity is capable of displaying. For however truly frank naturally an experienced business man is, just in virtue of his experience in life and of the many disappointments and losses it has brought to him, some of the fine bloom of his early frankness is lost. At times, indeed, he is so chary of his words or expressions of esteem and regard for others, so quiet, so reserved in his manner, that one is tempted to say that he is anything but a frank man. But it is only some of the grit from contact with the somewhat dusty world of every-day business life which seems to adhere to his garments, that dust which is easily blown off and got rid of. It is extraneous to the man, and may be said only to be body dust, inasmuch as it has not penetrated to and begrimed his soul.

But delightful as open frankness in youth is, it is only right that one who sits in the chair of counsel as I do now should point out that there are times when it is necessary that a curb should be put upon the freedom which prompts the naturally frank youth to tell to others what after all only concerns himself, and which therefore should not be told to those whom it does not concern. However free one may be generally, in his recital of what is interesting to

himself, there are times at which and circumstances under which wisdom advises and prudence decides that silence is better than speech. The young man in business should be like the maiden in the Scottish song who had a secret —a 'something'—'a something' sacred to her alone, and which 'she never tauld to ony.'

This reticence is not only due to the dignity of one's own self-respect, it may be, indeed, it generally is, due to others with whom you do business. For as a rule business arrangements and business contracts are looked upon as private, to be known in all their details to the contracting parties only.

And if the business man, unfortunately for his prospects in life, has fast and loose in place of fixed and sound principles on this subject, and therefore thinks he has a right to deal with what has been confided to him, he may rest assured that the firm with whom he is associated will not think so. And if his association with them is only beginning, and they thus early discover what he has said or done, it is almost certain that the association will not be repeated. Young and inexperienced men may not think this is likely ever to be the result of the betrayal of business confidence, but they will soon find out, we hope not wholly to their 'bitter cost,' that one of the first questions put by the firm or individual will be this, 'Can this young fellow with whom we are forming for the first time a new connection keep his own counsel? Can he keep to himself facts, circumstances, and details which no third person has any right to know, and which it is our best business policy to keep from him?'

And this reticence as to their own affairs, this desire on the part of business houses to keep the details of their business to themselves, they naturally desire and expect shall be maintained by those who may be associated with them. This does not arise from the fact that they

consider every detail of the business they entrust to another, every minute circumstance connected with it, of such vital importance that it must be kept in rigid secrecy. On the contrary, they are quite well aware of the fact that many details and circumstances are so trivial and unimportant that they might be talked about with perfect freedom, anywhere or everywhere, without injuring the business in the slightest. It is not that they *may* not be talked about; but it is that they *should* not be talked about.

And this is precisely how prudent and experienced men judge in such matters. They have no hesitation in deciding that the man who can talk here and there just as fancy or chance may dictate about unimportant details of business intrusted to them, will probably talk, if not quite as freely, still talk too much about the important details, and about that on which they should preserve a rigid silence. Talkative and faithless in small, talkative and faithless in important matter—Such is the way in which they judge those who have had once a business connection with them, and the great probability that those who are thus faithless will not have another chance.

Many a young business man has bitter reason to regret that he could not keep his own counsel, the counsel of others. And this closeness, this keeping the counsel of others, which is valued by prudent and experienced men of business, is not less valuable in relation to one's own business. The old Latin proverb, 'He is a wise man who speaks little,' is believed in now by prudent business men as firmly as it was when it was first uttered. And the proverb would be all the more telling and true if the words 'about himself' concluded it. However grateful the theme of self may be, and however glibly some can gabble over and about one's own personal phases, it is not so grateful to those who are compelled to listen to their egotistical explanations and statements. Not seldom

have we noticed how painful to wiser heads it was to be compelled to listen to the boastful statements of younger men 'will ye nill ye.'

And to those who have the weak habit of talking much of themselves, this consideration may have some influence in urging them to get rid of it—namely, that they will not always be believed as to what they say. Possibly they may find out that the old man was not far wrong who, when he was told that Mr. So-and-so was doing a grand business, had indeed realised last year a handsome profit—very handsome, as the figures showed which were quoted, asked, 'Who told you?' and when he got the reply, 'Oh, it must be true, for it was So-and-so himself who told it,' promptly and without hesitation replied, 'Don't believe a word of it. If So-and-so has been lucky enough, and I don't think he has, to make this, he was a fool to tell about it—don't believe him.'

Success does not require to blow its own trumpet, and if it be blown by any man, it is so blown because he feels that it is necessary, or wishes to make others believe that he had the success which he knew he had not. Credence is seldom given to the boastful statements made about oneself. And if open or disingenuous frankness is a fine characteristic of youth, it certainly does not assume a pleasing form when it is confined chiefly to the praises of oneself or to the making of statements which have the tendency to show that one is very clever because one is so very successful.

Truth is none the less truth, because under certain conditions it is not necessary as indeed it is not wise to tell it. Silence as to facts does not deny or do away with the facts themselves, and is not in itself untruthful. So a youth may be thoroughly frank, yet the while may be completely silent on certain topics which only concern himself.

CHAPTER XXIII.

Balancing.

The term balancing brings up to the business man certain mental associations connected with the keeping of books, the 'taking of stock,' and the like. As to the essential importance of those two departments of business, little needs to be said here. Every honest man knows that it is a duty which he owes as much to himself as to those with whom he does business, to see from time to time how he stands; and this in order that he may not fall or fail through lack of this most essential knowledge.

But the balancing here referred to is of a very different yet withal of a most important kind. In point of fact the two balancings, as indeed the very term implies, are based on the same principle. That is, striking a balance, showing the difference between the results of two contrary and otherwise opposing influences. Thus we speak of a man as possessing a 'well-balanced mind.' This phrase of itself indicates that for the time being at least he is under the influence of two or more opposing or antagonistic circumstances or conditions, but that taking a careful estimate of each, and of its power, extent, and duration, he so sets the one against the other, controlling the two forces by a superior force, that is, of his mind, that the two opposing influences give each just that amount of force which his mind feels to be that required under the

circumstances. In this work the bad influence is met by a good one, so that the general and final result is sound and healthy. This result is the well-balanced mind, which every good and true man aims at possessing.

But like all good things which are worth the having, this balancing, so essential to the mental repose of the business man who is ambitious to have his business conducted on the highest and therefore the soundest principles, is not obtained without effort. And this not seldom in a business career is required to be as persistent as it is sometimes painful. And although this mental balancing is not demanded of the young business man with the same regularity as the business balance referred to above, still it stands true, that it will be well with him if he looks to the mental balancing pretty frequently. Should the intervals between the practice be too long, he is apt to run the danger which mental inaction—if it be not carelessness—is so apt to bring about.

One who is impressed with the high value of carrying through his business life the gift or the grace of a well-balanced mind is pretty sure to see frequently to it. Still there are times and seasons in the life of every one when there is special need that he should 'see to the way in which he is walking.' Times of trial come often when least expected, and in ways and by agencies the most unlooked for. At such times and under such circumstances the mind is tossed for a season sadly to and fro on the waves of opposing currents. And one of those currents may be in itself so strong and tempest-tossed, that it takes all the mental strength to resist being carried away or overwhelmed by it. Need I say that this current is of the two the one which would hurry him on to a business wreck—a moral failure?

In times of temptation and trial such as this, the young business man feels the full value of the moral and religious

training which we here assume that he has received in earlier life. And if he has had this, he will not seldom have occasion to thank God for it, and his parents for their wise and loving care of him at a time when so young he could not take care of himself. Of this I have the fullest assurance, not merely from the results of my own life-experience, but from that of a wide circle of business friends, many of whom have had to pass through more than once the deep waters of sore trials of their business probity and moral worth. In such times of sore and often lengthened struggles to keep in the right way against forces of the most painful kind tending and tempting them to go wrong, we cannot have too high a standard by which to measure one's own strength, or, as perhaps it should be put, one's weakness by.

The guide which one should trust to and follow in the walks of life and work cannot be too clear and precise in its travelling directions. Need I say these will best be got from the best of Books? If *this* standard be held bravely up, if its guidance be loyally and faithfully followed, the right way will be taken. And all the forces tending to tempt the young man to take the wrong way, however much it may be gilded by false hopes and fair inducements, will be conquered and scattered—'That man'—so this guide encourages us by declaring in terms so plain that they cannot possibly be misunderstood—'That man shall have perfect peace whose mind is stayed upon God, because he trusteth in Him.' Perfect peace! what more can man hope for? What more perfect 'balancing of the mind' can be secured than this?

CHAPTER XXIV.

Deterioration.

With many the term deterioration will only be associated with a very ordinary business proceeding in which in certain transactions and at stated periods allowance is made in the valuation of plant or stock for the loss brought about by the 'wear and tear,' such as of machinery, the getting out of repair, or buildings, the lessening of the selling worth of goods through exposure; and in other directions which are familiar to business men. But important as these departments of deterioration are, from the purely business point of view, involving methods of dealing with details more or less technical and intricate, carrying with them points of grave importance, they are for the present quite outside the range of our observations.

The deterioration before us now is of quite another kind. To it we are all more or less liable, and the causes which bring it about surround us on every side. Many of them indeed are as insidious in their action as they are potent for mischief. It is 'easy to descend,' so says the classical proverb.

But in truth we do not require to go to any of the old Roman writers to tell us this. We have always something within us which is ever ready, if only we will let it utter its voice, which tells us this great truth—one which it is

painful to know we can see illustrated every day around us. If we are honest with ourselves we know that we are ever open to the influences of these life-deteriorating powers which surround us. A heavy body at rest acted upon by a force external to it and powerful enough to put and keep it in motion, does not *at once* start into motion the instant the force is applied to it. That motion is at first slow, what is called the inertia of the body—that is, its indifference either to rest or to motion—has first to be overcome. It is only after the moving force has acted for a time that a high speed is gained in the motion of the body.

We can learn a useful lesson from this fact or truth in the philosophy of matter. A man who up to a certain point has committed no open act of crime against the moral and legal law of honest business transactions, when tempted by some exterior circumstances of his life to break this law, if yielding to the temptation, does not all at once become great in crime, or in unfair dealing with his fellow-men in business. The inertia—so to call it—of his better nature, of his home bringing-up and education—supposing those to have been good—has first to be overcome—the motion downwards and forwards on the wrong path is slow at first, his peculations, his adulterations, his 'tricks of trade,' are but small at the beginning.

But we may learn another lesson from the philosophy or science of matter. A body set in motion by a force external to it, possesses or acquires what is called 'accelerating motion'—that is, its speed or velocity is gradually acquired and goes on increasing so long as the moving force acts. Those not acquainted with the subject would conclude that with the increased motion, velocity or speed, that the force—the moving power—had somehow been increased also. But the force has not been at all altered—it remains the same in 'driving power,' yet in virtue of the physical law the body keeps moving on, and

the farther it goes—or is 'driven'—the faster does it move, until if the force be still applied the inherent forces of cohesion &c. which keep the parts of the body together gives way, or it comes in contact with some solid and stable body, and a general break up, or what if in vulgar at least in graphic language is called 'a smash,' is the end.

Just so in all the downward paths of business life. With the man who allows the force of temptation to act, the motion of his descent is very slow at first. So gentle in fact is it, that he scarcely feels it to be movement at all, so smooth and pleasant and placid in all it is. But as time goes on and the force of temptation is still allowed to act, the velocity of his downward motion increases, and in so terribly fast a ratio—in proportion to the time—that the speed becomes bewildering, and altogether beyond control, and so he goes wildly on to the end which is his doom, dashing aside obstacle after obstacle—those elements of good education—early training, which were his safeguards at one and a happier time—till at last he sees before him nothing but a wild chaos of confusion, to add to which will soon come the shattered remnants of his own life.

The instances are very few and far between where a career of dishonesty and wickedness does not end with a wreck. And even in the cases where the man escapes 'scot free' from the just punishment and the painful publicity of his sins, it does not take much knowledge of men and of human nature to know that his conscience tells him in a way as powerful as it is painful that he has bought his so-called success at a terrible price. Our standard authority tells us that 'the way of transgressors is hard.' And like every other of its striking and suggestive statements, this is true to the very letter. That it is so let the long list of crime and criminals tell. And no one knows, *can* know, how *very hard* the way is, better than the transgressors

themselves. Well may all of us offer the prayer earnestly, in which we ask not to be led into temptation. But it is miserable work when we wilfully lead ourselves, or tacitly and without a struggle permit ourselves to be led into it.

How many a poor wretch who this day groans over his lost life and ruined prospects, and who in his past life rarely thanked God for anything, would thank God now if he had had the strength given to him to have resisted the taking of the first step in the downward path which led him to his destruction; to have kept back the 'first run' of that power which led to the complete ruin of his life. A man who *has* entered upon a path of dishonesty, may be able in mid-career to stop his downward progress and *may* return to the right path. But the chances are that the momentum due to the speed and the power of his movement is too great for him to overcome, and, however anxious to stop, he may be swept forward and on to his doom. Yet a tithe of the force then needed to resist the temptation to leave the right path would have sufficed at the first. If it is easy to descend, it is easy to keep from *going* on towards the edge of the descent. Easy, if one goes to the only source of true strength. And *that* strength will be always given if it be earnestly asked.

CHAPTER XXV.

Crookedness.

Within the range of your business work you will not find any one with whom you come in contact so difficult to deal with or so dangerous as the man who habitually equivocates. The man who equivocates, takes facts and truths and twists and tortures them into the form best suited to his foregone determination to deceive. He is essentially a shuffler.

Tennyson was not far wrong—on second thoughts I think he was wholly right—who said that the man who uttered a barefaced out-and-out lie was not so greatly to be condemned, certainly not so much to be feared, as one who equivocated and who 'lies like truth.' The one—the liar—being as a brave man, a perfect hero, to the coward who palters with truth. Still, considering the many and dangerous risks he runs of being found out in his daily deceits, the equivocator is in one sense in great need to be anything but a coward. He has often so to 'brave it out,' he lives in such an atmosphere of deceit, that like the forger who gets entangled in a mesh which every day gets more and more complicated and stronger, he must live one would think in a perpetual dread of discovery. He must be engaged in a perpetual series of efforts to devise new forms of deceit to cover some of his old ones, and to make 'a lie appear like truth,' the 'worse' to be the 'better reason.'

But this is not always so, for, judging from some of

those of the class I have had to deal with, they seem to the 'manner born,' and to have begun their life so to say with an inherent 'crook' in their mind which never has and apparently never will be straightened out. Such men seem positively to prefer a life of daily deceit to one of probity and rectitude. I have repeatedly found men who when a true, straight course would have served their selfish interests better, or at least as well as the crooked one, preferred the crooked to the straight. And with long practice they positively come to believe themselves in the lie they have uttered, in the equivocation they have so carefully formed.

There is only one thing which baffles the equivocator, and that is the plain straightforward truth. Knowing nothing of this, their whole life being utterly antagonistic to high principles, they know not how to deal with it, and return baffled from the field. The best way, once getting to know such men, is to have—if that be possible—nothing to do with them. For your knowledge of them will almost certainly be gained at some cost and pain. And the knowledge is not always easily gained. For although they know nothing of truth and high principle, they are nevertheless wise enough in their day to know that these stand so high in the estimation of good men that they feel it to be essential to them to pay some outward tribute to their worth. And you will find that no man is so ready as the out-and-out equivocator to declare the honesty of his purpose, his love of truth, and his hatred of deceit. No man can talk more glibly in this way than the 'born equivocator.' Remember the warning conveyed in the saying, 'Methinks the lady doth protest too much.'

Do not for a moment suppose that you can use such men with advantage to your 'business interests.' Can men handle pitch and not be defiled?

CHAPTER XXVI.

Curiosity.

When we say, 'Cultivate curiosity, gratify it to the fullest, the widest extent'; and then when I follow this up by saying, 'Avoid being curious, shun curiosity as you would fly from a noxious reptile,' the two counsels appear directly contradictory. But the difficulty will at once be got over and the contradiction completely reconciled when it is observed that the counsel refers to two kinds of curiosity—one true and legitimate, the other false.

Of the false it may be said that the gratification leads always to mental discontent and trouble; of the true, it leads always to mental satisfaction and reposeful contentment.

False curiosity concerns itself with the affairs of others, into which no one has a *right* to pry. It leads its devotees to search out the mistakes, the follies, possibly the crimes against the moral law, if not the law of the land, of their neighbours, and this for the pleasure of having something to gossip about. In brief, false curiosity has to do with things with which conscience tells us we have no concern, and with which we know we ought not to intermeddle. It is, in fact, doing with and to others what one would not like others to deal with and do towards oneself.

True curiosity, on the other hand, concerns itself with things which it is only right that one should know,

embracing all the subjects and objects which only conscience tells us minister to the welfare of man and to our own.

The devotees of the false curiosity are in a condition of perpetual mental disturbance, inasmuch as they are ever pursuing a phantom which is ever eluding their grasp. And even when they do apparently get a grip of it, to their intense disappointment it turns out to be only a shadow. Like Tantalus in the classical fable, they are ever engaged in the attempt to gratify a thirst which is never slaked, tormented ever with the look only, of waters which fly from them the moment they appear to be within their actual reach. Those who are never contented and never pleased, such for example as those who are ever 'ready to take offence,' are ever doing that to other people, which, when done to themselves, they are the first to denounce.

The cultivation of the false curiosity is a complete inversion of the great principle of Christianity, which enjoins us to do to others as we would that they should do to us. The devotee of the false curiosity is perpetually doing quite the contrary to this.

Little requires to be said as to the cultivation of the legitimate curiosity which does no one harm, but imparts much good to those who cultivate it. What are its chief features have been in point of fact discussed more or less fully in the various papers which make up this volume.

CHAPTER XXVII.

Courage.

We have not now to deal with that courage sometimes designated 'bull-dog' or 'physical courage.' For certain forms or displays of physical courage we have nothing but unbounded admiration and praise, for other displays of it we have so little of admiration that we are much more inclined to censure or to pity. We gladly exhaust the vocabulary of praise for the courage of Livingstone, the missionary traveller. Were the occasion worthy that trouble, we could exhaust that of censure for the doings of a noted pugilist. And if we analyzed somewhat carefully the doings of Livingstone and of others like him, we should almost certainly find that there was in their noble displays of the physical courage and endurance which they possessed, a subtle something so mingled with it, forming so important a part of it, that it might be said to be its very backbone, the source of its strength and of its inherent power. And to this subtle something is given the name of 'moral courage.'

Displays of physical courage and endurance do not always owe their vitality to the possession of what is called moral courage. Often indeed it is quite the contrary. Men have been known during a campaign without a moment's hesitation to lead a 'forlorn hope' or do some duty in which there was but small chance that

they would ever come back to tell their comrades what befell them in the doing of it. This they did cheerfully, nay, with a feeling of thoroughly genuine disappointment if they were not selected for the dangerous duty. Scores of such men could be found, yet of the lot probably not more than two or three had the courage to refuse to join in some immoral work, although their conscience strongly told them that they were wrong in doing it. The possession indeed of the highest physical courage is quite compatible with an almost total absence of highest moral courage.

Yet, of the two, moral courage, standing so to say on a far higher pedestal than the merely physical, one would expect it to be the more frequently displayed. It should be. That is, if one were to judge the case by the necessities of the higher standard of what is just, right, noble, pure, and of good report. But unfortunately for poor humanity the claim which the right puts in that it should be followed, the assertion which it makes that it is better in every way for man if it be followed, has but little attention paid to, little notice taken of it.

How this should be so constitutes one of the puzzles connected with human nature and its developments and vagaries, of which it is difficult exceedingly to find a solution. For of the two one would at first sight say that there was much less to be afraid of in standing and withstanding the jeering and sneering speeches thrown at him by those who wish a youth, for example, to commit a moral wrong. It would seem easier to stand the ridicule thrown upon what immoral men designate 'old-fashioned ways;' much easier to pass through this trial of one's moral powers of endurance, than to walk up to a battery by which if death does not come at once it may come after weeks or months of terrible physical suffering through the wounds received in the battle-field.

Let us assume that the man called upon to exercise moral courage in refusing to do something wrong which bad men urge him to commit, is what is called a 'good living man,' in brief, on the whole, a moral man, well brought up and generally ashamed, if not afraid, to do a wrong thing. In such a case what has he to be ashamed of in doing the right thing? For those who tempt him to do the wrong thing—what and who are they? What claim have they to be considered as the judges of what a man should or should not do? In every way they are the man's inferiors. The very fact that they wish him to do what his conscience and even their own consciences tell them is wrong, makes them of necessity his inferiors. Occupying then so much lower a platform, why should he fear either their opinion or their verdict? If they condemn him, would the world generally say that he was a pin the worse for their bad opinion? For when there is nothing specially drawing its opinion or prejudices to one side more than another the world is on the whole just and even generous. Would it then applaud the tempters and censure the tempted? What then is the cause why the tempted rather than stand the ridicule will go and do the evil thing for which his conscience is sure to smite him the moment it is done? The whole case as it thus stands appears to be a riddle not easy to be solved.

Perhaps the best thing to do is simply to accept the position and admit this; namely, that men of moral courage sufficient to say 'No! the wrong I shall not do, whatever be the consequences, no matter how much I shall be subjected to sneers and jeers,' are, it is to be feared, not in general society numerous; certainly not so numerous as the men who while they have physical or bull-dog courage to undertake what is dangerous, who are ready to run any risk in the way of their duty to life or limb, nevertheless have not the courage to face the sneers of

their companions so as to be indifferent to their ridicule. It is not pleasant to come to this conclusion, but I fear much that it is true. 'Tis pity, 'tis, 'tis true.'

At the outset of one's career the right thing is to determine that with God's help you will belong to the minority who have the moral courage to say No! to all proposals open or covert to do the wrong, or say the criminal thing. Men have that within them which tells them readily enough what *is* wrong. This moral courage is absolutely essential to their true success, be their ambition, as it ought to be and doubtless is, that they will be successful. The temptations to do wrong are too numerous and too powerful to be successfully met with anything but a determination that you will *not* yield to them. And the temptation to do wrong, forgetting business honour and personal reputation, does not always present itself in public guise. The refusing to do wrong may bring upon you no sneers of 'so-so' companions. They will not ridicule you. And this for the best reason, namely, that they know nothing about the temptation that may come to you in silence. It may be suggested to you from that source of evil counsel which is ever in active operation, and which is ever present with us, and this is true whether we give it a personality or not, pointing out that, for example, by doing some business in a certain way you may have the opportunity of 'making a tidy bit of money,' nobody being a whit the wiser. The evil thought will not be slow to suggest that after all this way of acting is not exactly wrong or immoral; that it is in fact only a rather smart way of doing business which many men follow. And those may be what are called 'great men,' against whom nothing actually bad or illegal has ever been brought. Nor will the evil thought be less prompt in the suggestion that after all no one knows or is likely to know 'aught about,' that in short it will not be found out. In brief, that you may

do it with impunity, and that the doing of it is no great breach of propriety.

Now a temptation of this sort is in its very subtlety exceedingly dangerous and not likely to be met with the determined 'No, this shall not be done.' The temptations presented by and amongst companions, who jeer and ridicule you, may be much more easily resisted than this latent or concealed one. But great as such a temptation may be, it will be met and resisted with success if you have been trained or have trained yourself to say 'No!' to all evil temptings, no matter from what source they come, or however gilded they may be with all the glittering 'may be's' which tempters know so well how to employ. But you must ever look for help in all your times of trial to the true source of strength and wisdom, to Him who prayed *not* that we should be taken out of the world, but that we might be kept from the evil.

But this ability to say 'No!' is not required merely for great temptations. It is called for in every stage of business life. It embraces every conceivable position in which young men may be placed. And the mental training and discipline are often more completely tested in the small trials and temptations than the greater ones. For a large number of the smaller temptations which cross the path of life are those which come up most unexpectedly and which require to be settled and disposed of in the instant, little time being given for consideration. This of itself shows in a very striking manner the worth of his mental training, the strength of his moral courage.

Some of the great temptations come slowly. The enemy approaches warily, and hopes to succeed in the long run by concealed mines and pitfalls, by specious statements of a flattering kind, and by arguments the sophistry of which it is not easy to refute. But a conscience at all tender gets every warning from the very nature of these, and has

time enough to meet the enemy on his own ground. But with the lesser temptations the attacks are sudden, wholly unexpected, and made with such agility that we find ourselves half defeated before we have time to get our weapons out and defend ourselves, or better still, to take the offensive and drive off the enemy.

The frequency with which small temptations attack us will depend altogether on the attitude taken at the first. If a man has the moral courage to say 'No!' to the first few tempting things thrown in his way by men who, walking in the evil paths, are delighted to entice innocent men to join them, each successive No will find his position strengthened, and this till at last the men will give up the attacks upon his moral strength. Men of this class do not care to waste their time upon men whom they soon learn to know will not be tempted. And it will not be long before it is said of the young man who has said No, and can say No again and again, 'Oh, bother! never mind asking So-and-so to go with us or do a certain thing. Let him paddle his own canoe. He is not of our set, and it's a waste of time to try to make him so.'

CHAPTER XXVIII.

Temper.

It is not pleasant for any one to reflect that the word 'temper,' taken in connection with himself, is as a rule associated with the word *bad*. So that when the 'candid friend' says that he 'has got a temper' he means to convey the fact to the listener that he has a *bad one*. The 'candid friend' probably adds 'and for his own sake I am sorry.' The candid friend is always sorry for *your* sake to say 'that it is a very bad one.' So much is this the rule that if the wish be to convey the opposite, it is necessary to prefix the word 'good'; as thus, 'He has got a good temper,' or is a 'good-tempered fellow.' Otherwise all that it is necessary to say is, 'He *has* a temper.' The emphasis generally laid on the 'has' goes to indicate that it *is* a bad one.

This is somewhat painful proof that 'bad temper' is much more frequently met with than 'good temper.' It is not too much to say that in the management or rather the control of the temper so that it shall be good and not bad, much of the success of business, assuredly much at all events of the comfort and pleasure of life, depends. The surpassing value of this discipline is formulated in the well-known saying of Scripture, 'He that ruleth his own spirit (temper) is greater than he who taketh a city.'

In all cases of business disputes, for disputes unfor-

tunately will arise in all cases of argument, the victory generally rests with the one who 'keeps his temper'; that is, who conquers it, 'rules' it, and makes it obey him. Here again it is throughout 'bad' temper which is clearly implied. There is no necessity to keep down, to fight against, good temper. The great thing indeed is to suffer it to come up to the surface. This is precisely the work which is to be done.

Men who have a bad temper should be remonstrated with. Remonstrances, however, are somewhat ticklish things to deal with. They are in the mental world, what in the daily business going about with a light amongst barrels of gunpowder would be. Explosions may come about at any time. But should you venture to remonstrate with them and counsel them to try to conquer the evil habit they will certainly tell you, almost every one of them, that they *cannot* conquer it. They tell you that it is natural to them, that they cannot if they would, and would gladly if they could get rid of it.

Good habits can be cultivated as well as bad, if only you are convinced that, whether you may succeed or not, it is your duty to try. Trial made with the right feeling in the true spirit may be difficult at first, but each trial will give the strength necessary to make the next time more easy. The difficulty is to persuade ourselves that there 'is a need be' for the trial being made. It is of no use to say that you cannot possibly keep your bad temper down or under. Did you ever try it? 'Scores of times, and always with the same result.' 'Always?' 'Yes, always.' 'Will you pardon me for saying that your memory fails you just now, just a little. For I know that you have tried and have succeeded, and that moreover not seldom.' 'When?' Listen! I know that in your business you have relations with certain great houses, and have occasional interviews either with the great man of the house himself or with the

great man's great man—a very important personage as you know in a large business establishment. Now while I do not say nor think that in order to 'curry favour' with those men you would lower your self-respect; I do know this, that your business interest would not allow you to say anything or do anything to them which would give them cause of offence. And this I know also just as surely and as well as if I had been present and had heard every word which passed at your business interviews, that certain things were said to you about some points of the business concerning which you had your interviews. Now if *any one* of those things which were at your interview said to you, had been said to you by one under you in your own employment, or at your own place of business, or had such a thing been said to you by your wife, one of your children, or one of your domestic servants, you would as surely as you now look me in the face have 'had it out' with them, and had your bad temper out also. Although all the while you would have dearly liked to have given the great business men a 'bit of your mind' for the things they said to you or about your work or about something not by any means pleasing to you.

What you have done once you can do again. May I ask this? If your self-interests can be so strong at one time as to enable you to curb your bad temper and keep it down, cannot your self-respect, your consideration for the feelings of others, be as strong influences in helping you to do the same thing when those under you are concerned? How comes it? Did you ever think of this? That *nearly all* your ebullitions of bad temper are displayed towards those who are under you, who are your dependants, those whose self-interest keeps them from turning on you and giving *you* a bit of *their* mind, or who have a great love for peace and say nothing, however much they may feel?

I *am*, in truth, greatly interested in your making the trial

to get rid of the bondage of your bad temper. Yes, bondage; for you know how often it makes you its very slave. If you can escape from its thraldom once, if you can assert your strength now and then, as I have shown that you can do, and make it *your* slave, why not do so often—always—as I have said before? You can if you will. *But* will you? It rests with you, with no one else.

CHAPTER XXIX.

Anticipation in Business Life.

Of all the feelings and modes of mind which a beneficent God has implanted in man, that of hope, as it is the most strengthening and comforting, is also the most enduring. When man, descending to the lowest depth of destitution, finds himself deprived of almost all which tends to make life endurable and enjoyable, hope still remains with him. The thought that fortune will once again favour him, that some lucky chance will befall him—to use the world's common expressions here—imparts a little cheerfulness to the outlook of that which without it would simply be the desperation of utter despair. In such a case the situation of the poor wretch is described as one who 'hopeth against hope.' And of all the terrible pictures of a dreadful doom for man, what one can go beyond, in the wretchedness of its despair, that of Dante in his *Inferno*? In this, after detailing the horrors external to, and surrounding the entrance gate to the regions of the eternally lost—he tells us that above that fearful portal were the words engraved on its gloomy rocks—

'Abandon hope, all ye that enter here.'

It would be easy, but it would serve no useful purpose to dwell on all that hope is to man; but what I have here to do is to point out the folly of some business men

who, not profoundly thankful to God for His good gift of hope, positively in much of their lives cut themselves wilfully off from the comforts and the strength which it is so well calculated to give and to impart. And this they do by the way in which they anticipate the worst which can happen not only in their private or domestic but in their business life. To be sure, both are likely to be included, for when one has acquired this habit of this kind of anticipation no department of life is free from its baneful influence.

One would think that the absurdity of the practice of making one's life miserable about things which may never happen would be so patent that its practice would soon be left off. But, like other evil things, the more it is practised the greater the hold it takes. This habit which some have and which is so much to be condemned may be well illustrated in a little story. The scene was one of those delightfully snug cottage rooms known so well in Lancashire as 'parlour kitchens.' These, in the cottages of the well-to-do, the aristocracy of the factory operatives, are the most cherished rooms of the houses, as they are certainly the cosiest. From this class of work-people have come so many of the men who are themselves now large employers of labour, and who, under their changed circumstances, think often about and sometimes weary to have the comfort of the 'parlour kitchen' of their earlier and less prosperous days. Indeed, I have known some who had got 'pretty high up the tree,' who were worth their thousands, who never could be persuaded to take to a grand house and stylish ways of living, but stuck to their moderate establishment and smoked the pipe of peace in the old arm-chair of the much-loved 'parlour kitchen.' To be sure, the sons of some of them made up, and splendidly too, for the lack of their fathers' love for great living by the excessive grandeur of theirs.

So much for the scene of my little story. Now for its *Dramatis Personae.* First, Maria Jane, who, sitting on the end of the fender close to the oven of the fire-place, is nursing a very young baby. Second, Elizabeth, from many signs evidently the mother of the baby, who is greatly interested in the conduct of a large pot placed on the bright fire—and close—rather too close to the spot on which Maria Jane is sitting. The contrast between the two—evidently sisters—lies not so much in the person or dress of the two women, but in their faces. The face of Elizabeth in the cheery, gladsome, but yet thoughtful expression of the comely face is very different from that of Maria Jane with her querulous, petted, dissatisfied look, which deepens as one looks upon her until at last it ends in a flood of tears—such tears with such people are always ready to flow, cause or no cause—with moaning accompaniment of 'Deary me! Oh deary me!' To whom Elizabeth cheerily, 'Well now, Maria Jane, what *is* the matter with you *now*?' with an emphasis specially on the 'now,' as if the now's were pretty frequent. 'Oh deary me, I've just been thinking,' was the woe-begone reply of poor Maria Jane. 'I've just been thinking *whatever* will be done if some day baby is sitting as I am now sitting, with her own baby on her knee, and the large pot, just placed as it is placed now, should fall and scald both her and her baby—and nobody in the room but them two selves, oh deary me, oh deary me, it's just awful to think of.' And once more the tear tap was turned on, and the little baby nearly drowned in the flood.

Here was 'anticipation' with a vengeance; a 'thrusting' of Maria Jane's feet 'forward to future events,' as Jeremy Taylor has it, and to events as unlikely to happen as any one could conceive of; and anticipation of a painful kind. If Elizabeth, Maria Jane's sister, had been silly

enough to have gone out in fancy so far a-head in life, I am certain that she would have anticipated for her daughter and granddaughter something of a pleasant kind, not the cruel catastrophe Maria Jane conjured up in that misery-making mind of hers.

Now I have often come across the counterpart of this true story. I knew the Elizabeth of it well long ago, one of the grand women who have reared some of the best of sturdy Lancashire's sons. And in my business experience and that of my friends I have also known some of the lugubrious lot of the Maria Janes. Such men of the class were living perpetually in a region of the gloomiest of gloomy anticipations. Scarcely a piece of business they had in hand but what, according to their belief, at all events according to their oft-repeated statements, was in some way or another bad, and if not wholly, certainly in some part, was sure to go wrong, be more or less disastrous, more or less a source of worry and vexation and of pecuniary losses to them. Nothing they had to do with but what appeared to be more or less surrounded or mixed up with difficulties, losses, and crosses of one kind or another. It seemed to be indeed practically of no use to remind them that the oft-repeated prophecies they had made in other matters had signally failed to be true. 'Ah, that does not matter,' they would at once reply, 'what had happened once was not likely to happen again. If I have escaped loss or worry on such and such a business, I am sure to catch it this time.' And it was just as little use to point out to them that, seeing they could not possibly tell what would happen in the future; they might spare themselves the trouble to make themselves miserable about what might never come about. They were equally ready with their reason or no reason. And of reason there was not much in their hopeless vaticinations of coming disaster. It was better—so they said—to be

prepared for the worst, and the worst they knew was the most likely to happen. It had always been so with them. *That* they knew, and you know nothing about it. Nor was anything more welcome in the way of advice to them when they were recommended to anticipate pleasant things, if they *would* insist upon anticipating something. And this seeing that they could not tell whether one anticipation or the other would be realized. 'Could I be sure that so and so would not happen?' And as I could not positively assert that I could—being as little able to prophesy with certainty as they could—that was quite sufficient reason for them to sail off so to say with flying colours, with what they called a triumphant refutation of my arguments, or rather the rejections of my friendly advice.

Men of this class positively revel in anticipation of evil. The paradoxical saying may well be applied to them in every phase almost of their lives, 'they are never comfortable unless they are uncomfortable.' And the misery of the matter is that they contribute not a little to the discomfort of others, make those with whom they come in contact exceedingly uncomfortable at times, if not indeed always.

The members of this class are by no means given to hiding their light under a bushel. If, indeed, to such dark forebodings as theirs the term light is at all applicable. It has always seemed to me that half the pleasure they derive from their miserable vaticinations would be lost if they did not make some one else listen to them. And if you have any difficulty in coming in business life across the class—a difficulty which you may consider a fortunate thing for yourself—I apprehend that the like difficulty will not be met with when you are moving in domestic circles. I very much doubt whether even the most limited circle exists without having within the limit of its circumference one of the hopeless lot a member of it.

Beware of this habit of nursing and cherishing gloomy anticipations. For, like all other bad things, it will become a habit, and assuredly it can be cultivated. No man jumps at once into the deep waters of bad or ugly ways of living. He goes in and gets in gradually. At first the water so to say is so shallow that it scarcely wets the soles of his feet. Happy he who determines that go further on he will not. For if he determines otherwise each step will take him deeper and still deeper in, till at last he is beyond his depth and can do naught else than allow himself to be swept along with the current, to struggle against which he finds himself so powerless. Should any one feel that he has a tendency in the direction we have been dealing with, let him instantly and earnestly determine that he will curb the tendency. For his comfort I can assure him it can be done, and with greater ease than at the first—if only taken at the first—he might deem possible.

Seeing how many crosses and losses *will* come across his path, which he can neither avoid nor prevent, it is on the part of the young man but sand-blind folly to wilfully add to the troubles of business life. Still a deeper depth of moral mental blindness to cultivate, at least to cherish, the habit of perpetually anticipating evil; to go on and on determining that things *will* happen—as they say—when it is not given to man to know what the future of events will be. Happily for him it is that God has in His wisdom determined that it is good for man that the future should be hid from him. But the class I write of are so far from believing that this ignorance is good for them, that they wilfully try to tear the veil away, preferring to know if it could be known what future for them is to be. Strange blindness indeed which prevents them from seeing the depth of the folly which tempts them to believe that all the future is bad, sure to be *bad*, that nothing is to be good.

No doubt it is also folly on the other side to be always busy in building castles in the air, anticipating only good things as those which are to come to them. This is silly also, but it is not so silly, certainly not so sinful as the habit I have been denouncing. 'Tis sinful! sinful if in nothing else than that it prevents him from feeling the thankfulness, the gratitude to God for all mercies which every well-balanced mind loves to cherish and possess. Where one of the class I am dealing with is bearing his burden of gloomy anticipation, he has no time to express, no room to carry thankfulness.

Let the young man then be moderate in his anticipation, reasonable in his hopes. But do not let him wilfully shut out the vision of those which are well-founded. Let him remember what the apostle Paul says, who himself had the 'blessed hope' which satisfies and glorifies all other hopes: 'He that plougheth should plough in hope; and he that thresheth in hope should be partaker of his hope.' But hope seems to be the most unlikely guest at the meals of the man I have been endeavouring to describe. Let not my young readers desire to sit down with them at their tables—at which thankfulness is so rarely present.

CHAPTER XXX.

Dealing with Difficulties.

He was not far wrong who said that the true and therefore the best way to get rid of difficulties in business life, was to treat them as if they were not difficulties at all. To 'go at them,' just as if they were the ordinary pieces of work which had only to be taken in hand and 'stuck to,' when they must give way and be forthwith finished. This was but another way of putting the point of difficulties, which the first Napoleon did when he defined a 'difficulty' as 'only a thing to be overcome.'

If it be true that 'Time and tide wait for no man,' it is equally true that both time and tide will help the work of man if only he avails himself of their power. But the tide will be of little service in bearing your bark onward, if you anchor your boat at a certain fixed point. You would rightly be called a fool if you did this; and, doing it, bewailed the fact that the tide did you no good. Time itself would be of little service to you, if you only spent its hours in watching the tide flow swiftly past your boat.

Yet this illustrates the way in which some men deal with a business difficulty. Be up and at it, and stick to it till it is conquered. Say to it, 'Now, my boy, you will either conquer me or I shall conquer you; and conquer you I will, for I know that I can, if only I will—and I do will.' This spirit of itself goes far to insure victory. A man

is half vanquished who begins the battle with the notion that he is certain to be defeated. Let the young man in business determine that defeat is the last thing which he will allow to be within the category of things which will happen to him. Decide that defeat will not be yours. With such a spirit, it is pretty sure not to come to you. To fear defeat is half of defeat.

CHAPTER XXXI.

Dealing with Disagreeables.

He has had a happy experience in business life to whom it has not brought much that was wearying, annoying, and now and then something that was exceedingly painful and disagreeable. Practically, then, we have to deal with the bitter fact that the periods of business life are very rare indeed in which nothing is met with calculated to disturb and distress us. So many are they, and so fast do the disagreeable circumstances of business life tread upon one another's heels, that there are few men of ripe experience in life who will not say, if the question be pointedly put to them, that scarcely a day passes without bringing annoying, if not positively painful, circumstances. It will be well if the business man can with truth assert that he has not by his own folly, or the mistakes of inexperience, created some of these disagreeables.

Whether self-made or neighbour-made, the disagreeables of life can be made more troublesome to bear, or *per contra* more easily borne, according to the way in which we deal with them. Come at all events they will to us, and whether we will or they will or not, and fight we must with them either with our determination to conquer or through our fear to be conquered by them. For very much as we take them do we find them. In one sense

at least this is absolutely true. Disagreeables are like mosquito bites. If you do not rub and 'fridge' them, you are saved much of the teasing torment which the bite will give you if you will rub and fridge it.

We cannot, unfortunately, get rid of our disagreeables; but we can, if we choose, allow the disagreeables to slip away from us or so deal with them otherwise that we slip away from them. It is, has been, to me a matter of strange surprise to see how some folks of my acquaintance, in place of dealing with disagreeables in this way, have closely hugged them, as if they were loth to part with them. Some again who may not deal with them in this engaging manner have at all events such a sneaking liking for them, that they are not altogether displeased, if not having at a given time a disagreeable actually in hand, to be reminded of those which have come to them in the past. As Dogberry in the play seemed pleased if not proud that he had had his 'losses too,' so some look much in the same light at the disagreeables of their life. Wiser people, and with better-balanced minds, while they meet the disagreeables of their lives bravely, certainly do not sit down like children and cry over them, do not take them to themselves as if they were things to be rather liked than otherwise. Such men have not the morbid desire for sympathy which some unfortunately possess.

But there is another aspect in which the disagreeables of business life can be viewed. If they have their painful they have also their useful side. Even the worldly-minded man can see this—although not as serving the same purpose which those who look to Higher Influences, to the 'Rock that is higher than they,' see what useful purposes of discipline disagreeables serve. To the wise and the observant man, every disagreeable carries with it its own lesson. Shakespeare saw this when he tells us

that adversity, the hardest of all the disagreeables of life to bear, is like the fabled toad which 'carries a jewel on his snout.' For if, as often happens, a painful disagreeable which has been largely, perhaps wholly, brought on by our own indiscretion and folly carries with it a lesson which ought to be of use to us in preventing us from committing the same again.

Should the disagreeable have been created for us by others through no fault of ours, it brings with it the lesson of warning by which we may be able to avoid a like disagreeable happening to us in the future. Finally, the good man knows how true it is that, as has been said, disagreeables, miseries, trials, or by whatever name they may be called, are not seldom but blessings in disguise. And even those who make no religious profession can, with the wise Greek of heathen times who had been banished to Egypt, talk or write of their sorest trials or disagreeables as he wrote to his wife, 'I had been undone, unless I had been undone;' his disgrace and failure in Athens leading directly up to the honour and success he met with in Egypt. The bottom of that dreary pit at Dothan into which Joseph was cast by his cruel brethren, at that time seemed to him to be certain to be his grave, was after all but the stepping-stone by which he rose to the seat of more than kingly power in Egypt. Enough has been said to show the youthful reader, the inexperienced in business, that the disagreeables which are at times the lot of all of us, painful and troublesome as they may be, can be so dealt with that the sharpness of the pain they give can in many ways be mitigated, and that even at their worst they can be turned so as to serve a useful purpose in the discipline of our life, and that thus as in other ways they may prove themselves to have been the best things which could have happened to us.

CHAPTER XXXII.

Detraction and Dislike.

In the chapter on the taking of offence I have remarked that those who have an unfortunate readiness to take offence are generally amongst the class to whom the term 'unhappy,' or that other, 'ill to please,' is applied. Assuredly, they have or make for themselves abundant opportunities to be 'ill at ease' with themselves as they are with others.

Another class is made up of those who are in the habit of exercising the 'detestable desire for detraction,' as some one apparently suffering grievously from it has somewhat alliteratively denounced it. Certainly, if they allow themselves to think seriously about the matter and of what they wish others to do to them, they could not but feel all the unhappiness to which dissatisfaction with themselves would give rise.

Of a successful business man I once knew, this was said by one who was somewhat fond of giving a 'candid opinion' of the characters of his friends: 'If you knew Mr. So-and-so, and met him every day for a hundred years, you would never hear him utter a syllable disparaging to any one he knew, not a word of detraction. You would soon find out another characteristic of his, namely, that while he delighted to speak warmly in the praise of those he admired, and had the courage to tell a

man by *himself* of any fault, he showed his opinion of certain people he did *not* like by simply keeping a strict silence respecting them. You could not know him long without knowing that, while he said nothing bad about them, if he said nothing good about them, it showed that he had nothing good to say.'

I am inclined to think this is the best way of conducting ourselves towards those we are thrown in contact with in business. If we cannot speak well of one, let us at least refrain from speaking ill of him. It will assuredly tend much to our inward satisfaction, our mental comfort and happiness, for, judging from a pretty wide range of experience, I am pretty confident of this, that detractors are not happy, not comfortably-minded men.

In business life we often have to encounter those who take a dislike to us. These people have indeed at times what they call a grievance, or what they consider such, against us. If so, they become from passive active enemies, or at least pronounced rivals. And as such they frequently display a settled malignity of purpose which often does us mischief, which is sore to suffer and hard to bear. This malignity, if our own mind be well-balanced, gives us—as we are really grieved on their account—much greater trouble; and causes us much greater concern than the worry arising from their enmity only.

All this is very unpleasant; but facts are stern and stubborn things which have to be borne and dealt with in life as well and as patiently as we can. As facts, therefore, it is best fairly and bravely to face them.

One way of dealing with the difficulty has this double advantage, that it lessens wonderfully the annoyance we feel, and lightens the loss we may sustain through the dislike or the enmity I have referred to. And the method not seldom completely disarms our ill-wisher and changes

him into a fast and firm friend. Or should this not be the happy result, which after all is a result only attainable where the mind of our opponent shows some of the attributes of a high-class man, it makes him think; and thinking in the right direction is a great step in advance. The value of the 'better way' of dealing with such cases will be evident if we glance at one or two of the ordinary points of the case. This method, simply stated, is this: Never, under any provocation, lose your temper at what he says or does. Never in any way attempt to return evil speaking or acting for evil work of the same kind. But, on the contrary, live so as to outlive all the effects of his ill-will or malignity as the case may be. Show your evil thinking, evil speaking or acting friend that you will not be influenced by what he says of you or does to you, breaking as he does the moral law which you try to keep. Finally—and this is perhaps the most important part of my counsel here—refrain, rigidly refrain, from going about telling your grievance or matter to others. Keep your own counsel in this.

There is all the difference between enemies you yourself make, and those who make themselves your enemies. I assume that you try to avoid as much as possible making enemies, and that you hate strife, and have too much respect for yourself to indulge in wrangling. But there are those whom you cannot help disliking, and it may be your misfortune to come in contact with one of those men who really love strife and bitterness, and will make it, reason or no reason. But if you come across one of this class, go your way quietly, and take no notice of him, be indifferent about his dislike. There is more true dignity in being quite above what such an one can do or say than in taking notice of and being troubled about it. Such men *like to see you troubled*, and if you are not so, they will not in time trouble themselves so far as to trouble you. They

will soon cease to throw mud, if none of it sticks. Such flies will soon cease to buzz about you, if they find you impervious to their bite. It is well to be pachydermatous in this matter, however much one should strive against being thick-skinned in other questions of business morality.

CHAPTER XXXIII.

One's own Company.

It has been shrewdly said by some one 'that when a man cannot at times, and for some considerable time moreover, feel quite comfortable with his own company, it speaks ill for the company of others which he has kept, or the training, mental or moral, he has had.'

It certainly is very pitiful to know that some men when left alone are, if not very miserable, certainly ill at ease. They are said to be then 'thrown upon their own resources,' and how few those are may be gathered from the extreme rapidity with which they are exhausted. Such men are not much given to thought of any kind, but if they would set their mind to think but a little, they might at once conclude that there must be something wrong with themselves when they are so glad to flee from themselves. Honest men are glad to shun the company of dishonest men, men of pure speech to flee from those whose conversation it is a shame even to think about. Does a man who flees from himself see something in himself which scares and frightens him? There must surely be something of the kind existing in such cases. Or is it not, at least if one were to judge only by appearances, rather that thinking of any kind is distasteful, and that rather than think at all, which being alone compels them in a measure to do, they rise up and try to escape from themselves?

This result is neither flattering nor gratifying. Not flattering to themselves assuredly, for it indicates a gap in their training which requires filling up. And this is anything but gratifying either to themselves or to those with whom they come in contact. Perhaps not the least danger which this dislike to one's own company brings about is this: in the anxiety to get rid of the burden of one's own thoughts, or to be saved from thinking at all, they are apt to welcome any company which may turn up or which can be reached. And in such cases it is to be feared that little care is exercised to know whether the company is good. As it is company only which is wanted, to make up somehow for the lack of their own company, any sort of company will unfortunately at times be quite satisfactory. When things come to this pass the danger is great, and the position of the individual, however much it may be hailed by the vicious, is certain to be deplored by the good. It certainly is a position out of which the strongest of efforts ought to be made by the individual himself to get rapidly and completely.

But some one may say, 'Why, if one's own thoughts, or the lack of any thoughts at all, afford such poor company to a man that he will gladly welcome any sort of company to get quit of his own, does he not fill up the time during which he must be alone by reading or taking up with some kind of work demanding no great skill?' But many who like their own company little, like the company of those who speak to them through books much less. With such, to 'settle down' to an hour's quiet reading is a punishment. Large numbers escape from this by not even making the attempt.

When a young man fears or is not satisfied with his own company, but must have excitement exterior to himself, of this he may rest assured, that his morale is

low, and in anything but a sound and healthy condition. On the other hand, it may with all safety be said that if a young man is known to be fond of home and of quiet home pursuits, and shows by his choice of these that he at all events is not afraid of his own company, he possesses in this what will be certain to be a passport to the good opinion of sound men of business. And this good opinion is worth the having. And it is surprising how quietly, and in some respects how curiously, established men of business who have something in their gift which beginners in business so much desire, become acquainted with their habits and general character.

Let no young man run away with the notion that he can do very much as he likes, and that nobody will be the wiser. If he does he will some fine day be wakened from his idle dream, and in a way which will be as unpleasant as it will be surprising. As an old man experienced in the ways of the world said to a young man in whom he was interested, and who was inclined to go down the evil way, the descent of which is so easy as at first it seems to be so pleasant, 'Beware, my young friend, of what you do; you live very much in a glass house, in which your doings are more frequently and more clearly seen than you think.' The stain of the evil life, or of a careless and thoughtless life, is not so easily wiped out, however anxious on better thoughts one is to get freed from it.

There is no way of dealing with this evil so effective as to meet it by the cares and toils of personal discipline. Let it be a matter of stern decided determination that this indifference to one's own company, to put it in the mildest of forms, shall be overcome by earnestly carrying out a system of so disciplining the thoughts that one shall have no occasion to be afraid of them. Make your thoughts of such a character that they will serve a useful

purpose in hardening the otherwise soft effeminacy of your mind. Make them useful in promoting your personal or business welfare. This can be done if the man wills that it shall be done; and if done, no one will have greater reason to be satisfied than the man who thus conquers himself.

CHAPTER XXXIV.

Companionship and Companions.

So curious and complicated very often are business relationships that there are occasions when one is forced to have men as companions who would never willingly be chosen as such. Their company is not sought, and for the time being must be tolerated. They are not really companions; but the exigences of business are such that they come frequently in contact with us, and we have to meet with them simply because business compels it.

From this connection, strong in one, feeble in another sense, grave consequences often ensue which have an important influence upon the business well-being. For example, they may be men whose private character is bad, or whose business reputation is none of the brightest. And yet these facts may be altogether unknown to you. Personally, you may have nothing to find fault with in them. They may, indeed generally do, have the worldly wisdom to conceal that which they are aware would be no passport to the good opinion of honest and right-living men. For it is particularly worthy of notice here that it is one of the tributes which bad men pay to what is good, true, and pure, that they profess, frequently wish, to be thought good men. Nor less careful would they be in concealing the fact from you if they are 'slippery' and not over scrupulous in business transactions.

But here comes the danger. It is not a question of companionship, far less of friendship, with you at all. You simply meet these men in a business way, and for business only, and the meeting ends and goes no further. But it is what others think of the connection known to exist. No matter how slenderly it does exist, these matters are almost always exaggerated, and some will suppose that it is a close connection, and will give you the credit or discredit of being at one with these men in other ways than those of business. And this may do great injury to your reputation and character.

No doubt it may be said, as there is no real companionship between the men and yourself, this injurious effect would not arise from such connection, or if it did, that it would be most unjust to draw such an inference. No doubt this would be true, but we have to deal with facts. And it is a fact that such conclusions, rash and uncharitable as they may be, are made but too frequently. Men, high-minded in their notions of what business should be, pure in their conceptions of what personal life ought to be, are jealous of the reputation of those with whom they have business dealings, believing that, like Caesar's wife, they should be above suspicion.

This was a shrewd saying of one who knew human nature well: 'Show me the company a man keeps, and I will tell you what manner of man he is.' Another saying, which may be taken as a paraphrase of the former, is: 'Like draws to like.' Certain it is that men naturally cling to those whose beliefs, sentiments, and modes of life and of action are similar to their own. And the fact that close friendships are formed between those who apparently have nothing in common does not militate against the truth of the statements made above. For if such apparently contradictory cases be closely examined it will be found that there is some point of similarity

between the two, some band which is so strong as to counterbalance the contrarieties.

But at all events the point of the proverbs is largely true. You may predicate with great degrees of accuracy what a man's tastes and likings are, what he is likely to do, and what will be the general outcome of his progress in life, if you know the company the man keeps, the character of his friends and those in whom he delights, and to whom he frequently refers as authorities. Assuredly, if one is known to consort closely and habitually with those whose manners are coarse, language loose and profane, and habits debased, one could not be far wrong in deciding that his thoughts and habits run much in the same direction; and if at first consorting with them he be not so low down in the scale of immorality as they are, it will be pretty safe to conclude that it will be but a mere question of time before he reaches their level.

Happily the converse of all this is equally true. For reasons obvious to those who know human nature well, one has a greater difficulty in cultivating the good and becoming habitually under the influence of those whose aspirations are pure and their aims high and noble, than in coming under bad and debasing influences. Nevertheless, one cannot possibly mix with good men, cannot become the companion of those whose lives are regulated by the principles of the higher life—the best guide to which is found embalmed in the pages of the Bible—without feeling before long the purifying and ennobling influences which emanate from such men, and which are put in force by them in their daily lives and in their business transactions. So the influence of good companions, although slow, is sure, and solid as certain.

The saying is as true now as it was when written ages ago, 'The companion of fools shall be destroyed.' Any one who deliberately chooses fools as his com-

panions commits moral suicide. He chooses death rather than life. The folly of the fools here alluded to is not that which popularly is called 'silliness,' which is frequently much more harmful to him who possesses or is characterised by it than it is harmful to others. But the folly of the fools here denounced is an altogether more injurious and hateful thing. It means the deep deliberate choice of and love for evil and evil ways. The choice which seems to give no chance of leaving the evil paths, as it seems to give no desire on the part of those who make the choice to leave them. There can be no end but one to such folly—the destruction of the fools, morally and also and almost always physically.

How many this day, old in vice, yet but young in years, bitterly regret that while they heard, they took no thought of, paid no heed to, the terrible truth conveyed by the text of Scripture I have just quoted. It is well with them if they do, it infers a hope that they may even yet return from the path they have so long walked in. Even on the lowest ground, the companionship of the wise is better than that of the fools.

CHAPTER XXXV.

Old Men as Friends of the Young in Business.

Many who have had large experience in business hold that it is good for beginners to have amongst their chosen friends and counsellors at least one experienced old man. It is of course easy to say that the natural companions of young men are those of or about their own age. It is equally easy to maintain that old men must of necessity have outgrown the knowledge of business habits and ways, or rather that they have outgrown the old men who can only represent the old methods, which have been supplanted by newer ones. And these being more recent, must, as young men will be almost certain to conclude, be of necessity so much better and more fitted for the 'times' than the old-fashioned styles of bygone days.

While this is true to some extent, it is not, however, the whole truth. Indeed, it is only but a small part of it. It would, of course, be unwise to counsel, or to hope that young men should make too much of the friendship of old men to the exclusion of their younger companions. But if only as a contrast to the latter and by way of toning down the exuberant spirits of youth, whose inexperience makes matters perhaps a shade too hopeful, to the exclusion of more sober and more accurate views of the world and its ways, the friendly converse of a man much

older than oneself is likely to have a good training influence upon the beginner in business.

As to the notion which young men have that old business men represent only the old and obsolete, and therefore worthless side of business, no opinion is likely to be more erroneous. For there are certain principles or methods of transacting business and maintaining the right relationship between man and man which are so based upon what is right and just that they never die out; nay, never become old, but are so full of true vitality that they keep ever fresh and pure. It is this which has made the reputation of a British man of business the high and grand thing it is and was, and as we all hope it ever will be. Only long and tried experience can make one acquainted with the nature of those outcomes of the great leading principles of a sound business. And it is this experience which, *per contra*, makes one acquainted with all the mean tricks and shabby shifts and dishonest subterfuges by the aid of which dishonest men try to carry on their so-called business, and to 'get the better of' those who try to conduct their business on the slower but surer principles of honesty.

And this experience is the gathering together, so to say, of the long years of patient and often painful labours of practical and actual business life. And such experience can only be obtained, certainly best obtained, from old men. And, as a rule, such experience they are glad to communicate to their young friends. That is, if they take to them. Of course, it all depends upon character. There are some old men, the shame and scandal of their kind, whose very presence, to say nothing of their counsel, should be feared and shunned as one would the plague. And, fortunately, it is not always difficult for even an inexperienced youth to find out for himself this class of evil-minded old men; their habits of thought and of

action betraying themselves quickly enough to those who are on their guard and whose conscience is tender, and this even where—as is sometimes the case—such evil-minded old men are insidious enough to worm like a reptile into the confidence of youth and to instil evil counsels into their minds even before they are well aware of the process.

From the fact of such evil-minded old men being old, it will be strange if the lives they have led have not left their mark upon them, standing out as a beacon which will warn youths away from their dangerous neighbourhood. Failing this, it will be strange if the lives they have led be not known to some, possibly to many, from whom a hint may be obtained. It is not an easy thing to live out a long life of evil ways without the fact becoming known. But in any case *this* safeguard is always open to those whom we presume to have been brought up, if not by pious parents, at least by those keenly alive to the value of a moral life. In such a case the young men will have the best of all guides to show them the way these evil old men will or would not lead them. Even a conscience not tender, yet far from being 'seared as with a hot iron,' would enable a young man very quickly to know beyond all doubt 'what manner of man' his old companion for the time being is. The moment you discover in the way indicated what manner of man he is, fly from him. No matter what may be the outward or worldly inducements his friendship apparently offers—wealth, influence, no matter what—flee from him as for your life.

But if, on the contrary, you are fortunate enough to become friendly with an old and a truly good man, 'grapple him to your soul with hooks of steel.' Thank God for the chance of making him a friend. And without in any way sacrificing or doing injury to your self-respect—and he being a good man will be the last man to put you to such

a trial—do all you can to make a friend of him. It will be well with you if this is made an easy work for you—should he take at the first a liking to you. If to his experience as a business man he adds the stores of knowledge which a taste for reading and study has through a long life given him, all the more fortunate will it be for you.

It is simply impossible to over-estimate the advantages which will flow to a young man from such a friendship. The reflex influence which such an one exerts upon those admitted to his intimate friendship will show itself decidedly in what the young man says and does. Almost daily the young man will feel that he is becoming better under such influence.

And the advantages do not stop here. For the fact that such an old man has taken kindly to one young in years and in business will tell most favourably on his business prospects. Men already established in business and possessed of influence therein will not be slow to note that the young man is a friend of one known to be as rich in business experience and in good influences as he is in years. And such a friend speaks volumes for the good tendencies of the young man himself, and in many ways promotes his good prospects.

CHAPTER XXXVI.

Inferiors.

He was a shrewd observer of men and their manners who said, 'Show me the way in which a man treats his inferiors, meets and deals with them—and I'll tell you what manner of man he is.' There is in all curt dogmatic sayings such as this a certain amount of exaggeration, some of them, indeed, are almost pure paradoxes. Nevertheless, in them all there is a backbone of truth which gives them that strength, vitality, and activity which makes them frequently of singular service to the thoughtful and observant. They thus serve, if not directly, as positive guides in the daily paths of business experience; certainly as suggestive finger-posts which indicate the right direction in which to go.

Even the beginner in business must be in a very small way indeed if he has not at least one assistant. This one may in social position or status, and also in regard to education, be superior to the employer. But obviously, from the very relationship which subsists between them as master on the one hand and as servant on the other, the servant is of necessity for the time being inferior to the master. The case may, however, be so different that the servant may be taken from a class or a family decidedly inferior in social status or education to his master. There is thus in the relationship between them an addition to the

causes which make the master of necessity superior to the servant. Now upon his treatment of this his first servant or assistant depends the fact whether he deserves to end his business career as the employer of many more.

I say *deserves* to reach the position of an employer of many, possibly hundreds. For many a business man somehow or other, and often indeed by being anything but a kind or considerate master, often and rapidly reaches the position of an employer of many, and makes money withal by and through their services. Such men in no sense deserve to be successful. But whether in the long run successful or not in business and the employer of numerous assistants, I assume that the reader is one of the true aristocracy of business, who would rather miss that success which the worldly man alone deigns to call such—the success which ends in making much money—than gain it by the loss of his self-respect and of his reputation as a kind master, considerate not only of the worldly or 'wage' or 'salary' interest, but of the individual bodily and mental comfort of those he employs.

The term 'hands,' as indicating the class of workmen, is doubtless in common use, but one cannot help feeling that it would be a good thing if it could be expunged from business language.

A man of kindly disposition is not likely to sin in so dealing with and treating those inferior to him, whether they be in his employment or not, that he will hurt their feelings or lower their self-respect. Certainly he will not willingly and wilfully do so. And should he in a moment of forgetfulness of what is due to his own self-respect do so, he will be wretched until he makes all the amends in his power. And in doing this it will never for a moment enter his mind that he has done anything 'derogatory to his dignity.' It is only the eminently vulgar and unfeeling, who possess no real dignity, who are so afraid of hurting

or lowering it by being courteous to their inferiors—or those they think to be so—by expressing or showing that they have no kindly feelings towards those who are below them in social life. As if such great Pachas of business life could lose or lower their dignity by anything they could do. It is not easy to lose that which they do not possess.

It is altogether a false dignity, the very word indeed is degraded by association with it, which stands upon some real or fancied superiority in social position or in the possession of greater wealth to those who may be dependent on them as work-people or servants, or with whom they come in contact in actual daily life. True dignity is based on something infinitely higher than anything like this. It assumes or presumes nothing, it knows intuitively what is due to it or from it. It never condescends to degrade itself by a stand-off, haughty, discourteous, unkindly treatment of those it meets or has to do with poorer or in lower social station than itself.

An old writer not much read nowadays, when the master-pieces of English literature are held in such small esteem, has the following, which teaches much on this question of our relation to those who are our inferiors in station. He is writing about the difficulty which some have to grant kindly indulgences to their servants. 'But we must *feel*,' he says, 'in those embarrassments. The sons and daughters of service part with their liberty for a price, *but not with nature*, in their contracts. They are flesh and blood, and have their little vanities and wishes in the midst of the "house of bondage" as well as their task-masters. No doubt they have set their self-denials at a price. And their expectations are so often unreasonable that I would disappoint them, but that their condition puts it so much in my power to do it. "Behold—behold, I am *thy servant*!" *disarms me at once of the power of a master.*'

There are of course other relations than that of a master

and servant or assistant in which a young man of business is frequently placed. But in these as in the other, his disposition and social training—his education as a 'gentleman'—is quickly displayed. And I regret to say that I have not seldom, both in public and in private, seen displays of what was not dignified, not a few instances so exceedingly painful to witness, that in a measure it was unpleasant to know that one was compelled to witness them, and be a party—though wholly unwilling—to the treatment of 'inferiors,' though they were. Those who give such displays had the garb of gentlemen, but that was all they possessed or showed that they possessed of that character.

'Never forget,' said an old lady to a young man who was about to begin business for himself, 'never forget what is due to yourself as a Christian gentleman; and you will be always sure to treat what the world calls your inferiors in the right way. If you make any distinction at all—although a Christian is courteous to all, but if you do make any between one class and another, let the difference be in being the more kindly, the more courteous in your manner and speech to those poorer than or not so successful in life as yourself. Remember that they are likely to feel more acutely any unkind word or discourteous treatment you may utter or display than those who are your equals or superiors. And this simply because they *are* poorer—*are* less successful in life than yourself. But in every case in which there is a difficulty as to how you should act and speak, refer at once to the Scriptures, or think of your Saviour. In all He did and all He said He was courteous, kindly, considerate, in the very highest degree. In short, my young friend, *be* a Christian, and you will be certain to be a kind, considerate, and courteous gentleman.'

Such was the counsel of an old lady, one who by right of birth and education was a lady, but above these and

infinitely better than them, was also a humble and devout Christian woman, and therefore knew what courtesy was, and how to treat and deal with inferiors. This term, by the way, she never herself used. I have heard her say, 'What! inferiors indeed! Christ never talked of such. Our blessed Saviour calls us all by the sweet name of brothers. He Himself being our great elder Brother, and He took and did service for us all.'

CHAPTER XXXVII.

Kindness and the Other Thing.

There are some men who would seem positively to like being disliked, so ready are they to do and say disagreeable things. Such men are to be avoided; and yet I have known such men courted and flattered and made much of. To be sure, they were rich and of social position and supposed great influence.

And some men there are who for selfish purposes will *toady* a great man whom they dislike and despise. Be of 'nobler stuff' than this, and disdain to flatter where you do not respect.

The kindly-hearted race of men are those who really exercise the greatest influence and moral power in the business world. No doubt many of the 'hard-shelled' and hard-hearted unkindly tribe of business men do succeed in business and accumulate wealth. But if you could get beneath their hard shell exterior, you would then know at what price they had purchased success, at what cost they had secured their wealth. And if you make the discovery, you would not be tempted much to get influence, to obtain wealth, upon such dreary terms.

You *may* have both on vastly easier terms if you are truly kindly-hearted; and if you do not gain wealth—for in life's lottery there are not always prizes of this kind—you will gain something which wealth will not, cannot purchase—the influence over men's minds which kindli-

ness of disposition habitually exercised always acquires. And those who believe that wealth is not everything, that gold is not the only or the true elixir of life, and who are of kindly disposition, and are not ashamed to own and show it in all their business life, know also that they have something better than wealth. The true kings and princes of men are to be found amongst the kindly-hearted race. It is worth while for young men to cultivate the friendship of such men, and this no matter whether they are rich or the reverse. If rich, and men of influence, so much the better, perhaps—but not certainly, remember. And you may make a friend who though poor in the world's wealth and of no esteem in the estimation of some worldly men, may yet give you that in life the value of which you cannot over-estimate.

But from the other class of men, some of whose peculiarities I have glanced at, you need not hope for results of this kind, if you do attempt to gain their friendship with some selfish purpose in view. And this for the simplest of all reasons. They cannot give what they themselves have not to give. Spare yourselves then the labour, take not the *pains* for they will be literally so—of trying to gain friends from the hard-hearted, the unkindly race of men. It will be well for you if their path in life is not yours.

CHAPTER XXXVIII.

Secrets.

The mere mention of the word 'secret' sets the ears of some itching at once, so eager are they to be in one way or other concerned with one, and above all to know it in the sense of being—or supposed to be—the only possessor of it. If such had more of the practical and true wisdom of the world, their pride and pleasure would be that they had none of the cares and responsibilities which a secret carries with it to a right-thinking man.

The imparting and obtaining of secrets constitute after all a fairly large element in business life, and it may not be lost time to glance at one or two of their leading points as they concern those who are in business. If you are wise enough or foolish enough—and this will be dependent upon the way in which you look upon the matter—to take charge of a business secret, my counsel to you is as brief as it is determinate—*keep it.* And as part of the keeping, consider the importance of not allowing others to know that you have a secret entrusted to you. Some men make it a part of their business to worm secrets out of others. Do not spare *them* the trouble of finding out that you are in possession of one, and this by telling them that you have one of a certain kind. It may be the very one they wish to know. With some clever and unscrupulous fellows it is

half the battle to know with whom the secret lies. If you foolishly let such men know that you have the secret, it then becomes a question of relative ability—you to keep, they to find out what you know—and you may be worsted in the fight. Remember ever that the defence is always weaker than the attack. Burglars are much obliged to those who let them know where the treasure lies. That known, ten to one but they will circumvent the owner or his servants in charge of it, and get possession of it.

A secret is only half kept when it is known who has it. And not to trust this is in itself a part of the honourable contract you made at the time you got it with him who gave it you. For if you did not give a direct promise to him who commits a secret to your care that you will guard it as faithfully as if it were a treasure of your own, the promise is always certainly implied. Unless indeed a man young in business holds this high ideal as to a secret and its possession, I should strongly counsel him to have nothing to do with it under any circumstances. A good general rule is, 'Refuse, if possible, to be the depositary of a secret.' The only wise exception is when you are truly desirous to be of use to a man who may be in great trouble and difficulties, and can be of use to him *only* when you know a certain fact which he does not wish to be generally known, and which under no circumstances would he make known save to one whom he knew had a real and honest desire to help him. In such a case, when you feel that you will be able to help your friend, you may accept the secret as a sacred thing—indeed, in one sense you should welcome it, inasmuch as its possession enables you to help one in difficulties, or to extricate him from danger, or comfort him in affliction.

In loneliness there are some secrets, so called, which

carry with them matters of such grave importance that if merely whispered, that is, as showing that there is 'something in the wind,' they may end in the ruin of the man with whom the secrets are associated. Such secrets, imparted not always in words, but often by a nod or shrug of the shoulder, will be conveyed now and then—perhaps often—to you. Act as if the important secret had been entrusted to you *only*, and by the man whom it chiefly concerns. But if you do get it, no matter how—*keep it.* And although you know well enough that it will be 'moved or set on and on,' till like a rolling snow-ball increasing as it goes, it at last crushes the poor man the object of the so-called secret, still, through all, you must keep it as if you only knew of it. Many a man has been ruined and his credit destroyed through some often malicious so-called secret being passed from mouth to mouth. And even when positive business ruin may not be the result, great and grievous—often permanent—injury may be done to a man in this way. So delicate is the reputation of a business man. In such cases act honourably. Take no part in the dissemination of such so-called secrets. Remember always the rule of the 'great standard' to which I always appeal and refer: 'Do unto others as you would that they should do to you.' If you do this, you will never have regrets that you did some other, and that *not* the right thing.

CHAPTER XXXIX.

Promises.

Promises are mixed up with, and form part of almost every kind of work which has to be done by men of business. Each of us is working for somebody else. And some one else is working for us. And in connection with the doing of the work, while each one of us is making promises to others, others are making promises to us. A promise is only so in name, has in fact no existence, until it is completed. A commonplace truth, I regret to say, overlooked wilfully and willingly by many, who look upon a promise as one way of getting out of a difficulty, a thing to be made only. Their practice at least shows that this is all they think about.

That this flagrant dishonesty, this lack of high principle, is very widely spread at the present time, and gives rise to a variety of evils, is I fear only too patent to be denied. The pity of the matter is, however, just this, that some view it so lightly that they do not deem the charge even worthy of denial. That there *is* something radically wrong here admits of no manner of doubt, when judged even by the worldly standard of what is right and wrong.

How comes it that there are men by the score who will, without the slightest hesitation, declare that they are ready to do a given amount of work by a certain date when they know that they never intend to do anything

of the kind, nay, when they are perfectly well aware that the circumstances of their business position are such that they could not possibly get the work done, even if they wished to do it? As there never is an effect without a cause, there must be a reason for this habit, unfortunately so widely spread. Assuredly there must have been 'a screw loose' in the moral teaching of the school or of the home, when so many men have been sent out to the business world with such an indifference to the claims of truth. Or is the cause to be looked for as coming into existence at a later date in the lives of business men? For it is the fact that the moment young men enter a trade or a business that in too many cases the first lesson they are taught is that the precepts of the school or of the home, granting that these have always been of the right kind, are to be ruthlessly set aside as worthless. There is unfortunately this truth before us: that not seldom is positive dishonesty as to promises made or statements to purchasers or customers as to goods or materials directly inculcated. Cases where the youth has been made clearly to understand that the retaining of his situation was the reward he would obtain for his adopting the teaching of his master.

I am old-fashioned enough to say that there is something radically wrong when such a state of matters exists. But the wrong is intensely aggravated when men who act thus have got so hardened to all sense of honest and honourable conduct that they can see nothing wrong in the practice, openly defending it. They themselves may be dishonest, and may brave out the penalty due to dishonesty, but what is to be said of them when they add to their crime by trying to seduce those in their employ from the path of rectitude?

Time was when the phrase, 'An Englishman's word is as good as his bond,' was not a mere phrase. The

principle involved in it may be said to have formed the basis of that reputation which gave to British merchants and tradesmen the business of the world, in which they had for long time no competitors worthy of the name. Things are wonderfully, shall I say woefully? changed now. We have lost much of our trade, and are likely to lose more, and this, in the opinion of the best and highest of business authorities, through the reputation we once had of being a people of the strictest probity and integrity, whose word once passed was as good as their bond, having of late been largely lost sight of—in many cases set wholly aside.

Novelty is now the order of the day, new fashions in everything. And in the race for the attainment of this I fear that some good old-fashioned principles regulating the conduct of life and of business are ruthlessly pushed aside as if of no importance or value whatever. While some of the new ways may be doubtless good, the old ways, as regards principles, are better. Those should never change, and can never be changed without loss and disaster. And to any one just entering upon his career as a 'business man,' I would say, do your best to maintain and to bring back, if it be now largely lost, the reputation which once kept up and made the trade of England what it long was, the one dominant and successful trade of the world, the reputation which Englishmen then had as being men who could be depended upon, trusted to, with absolute safety, 'whose word was as good as their bond.' Let yours be so, let nothing tempt you to forget a promise once made, to set aside the high principle which a promise involves. New fashions may tempt you. In this matter at least have the courage to be old-fashioned. The old-fashioned reward will be at all events yours.

CHAPTER XL.

Rash Judgment and the taking of Offence.

Before you decide anything tending to the prejudice or business loss of any one, be *quite* sure that you are absolutely correct in the grounds of your conclusion. As a means of greatly helping to preserve mental equanimity and comfort, never take part in saying disparaging things of folks *not present*. At the *best*, if it be not a profanation of this word to use it in this connection, at the best it is but poor employment to pass one's time in speaking evil of, or if not positively this, saying things slightingly about absent people. Whatever else it is, it assuredly is not a courageous thing to condemn people who are not present to defend themselves. If you keep silence when others are busy with absent people's characters, you may rebuke those who talk in the best of ways by your very silence. And of this you may rest pretty well assured, that so soon as you are out of their presence you yourself will come in for a fair if not a full share of their criticism and cynical slander.

If you are at any time tempted or disposed 'to take offence,' as it is called—as *Punch* said to those who were intending to get married—I should say, 'don't.' It may seem strange to some to be told that of the miserable men of the world, perhaps the most miserable of all is the man prone to take offence. He is literally every

man's slave. He sees in nearly everything that is done to him, hears in almost everything which is said to or of him, something which discomposes him, which raises his ire or his 'bile.' When paths are pleasant to most men they are anything but so to him, they are either dangerous through concealed pitfalls, or are thick strewn with rocks of offences or stones of stumbling. He is so far from being often gratified by your treatment of him that he is rarely satisfied. When you design him a kindness, when you are specially and carefully courteous, the kindness may be construed into an 'insult'—a favourite word of his—your courtesy is either hypocrisy or it is a design of yours to cover some plot you have against him. In brief, you never know when to have him or how you will have him, and it is not too much to say that he scarcely ever knows when he has himself. He begins the day with brooding over some old or fancied grievance, and is sure to end it by finding out or imagining—it matters little which—some new one, just as grievous as the old.

As the characteristic, the habit of 'taking offence easily,' affects most closely the comfort of life, and carries with it moreover some points in relation to the law of Christian life, which our readers see that throughout we have maintained is the best for the guidance of the business one, a few remarks upon its leading aspects may be of some service. If you are 'naturally disposed' in things done or said of you, to see evidence of what you think to be an intention on the part of others to give you pain or cause you trouble, begin very early to war against this disposition.

Common sense as well as experience alike tell you that the habit of taking offence cannot possibly minister to your mental comfort. And if you are an observant man you will easily discover that in business life causes of discomfort and annoyance, over which you have no

control, come to you whether you will or no. It is but foolish, therefore, to put the point in the mildest way, for you to go about creating causes of mental trouble and worry for yourself. You will need all your wisdom, all your coolness of calculation, to meet and conquer the difficulties which seem to be invariably attached to all the work of business life. Why should you fritter any of them away in dealing with difficulties which in nine cases out of ten, if you will only examine them, you will find to be purely imaginary?

'Purely imaginary!' I can conceive of your saying. 'Do you mean to say that when a fellow insults one and says of me or does to me a nasty thing, that this is purely imaginary? Am I not to resent it, am I not to retaliate and give him "as good as he gives me"? You would not wish me to be a soft lumpish fellow to put up quietly with such ill usage?' My dear fellow, in saying what I have said and what I have yet to say, I can have no interest but one, and that is to give such counsel as will make your business life as quiet from trouble, as free from carking care and weary worry as a business life, constituted as things now are, can be. But I maintain this, that the causes of your taking offence in the large majority of instances are purely imaginary; this and only this. Let me suppose a case.

Two friends, another and yourself, are walking together; they are joined by a third whose conversation, when he leaves you, you find to have had two quite different effects. You are moody and quiet, and your friend has no difficulty in seeing that you are 'touched'; and you, for the matter of that, have no disinclination to show that you are so. You have already, shall I say? got a reputation for being 'slightly touchy.' In probing the matter your friend discovers that in something which the friend who has just left said, you saw a determination on

his part to annoy you, to 'insult' you, as you term it. And no doubt you will be surprised to hear your friend say something like this: 'For my part I thought Blank was very courteous indeed, and what you take to be an insult I took to be an act of great kindness, for which I shall take the first opportunity I can get to thank him.' If you are not surprised at this it is probably very likely because you are disposed to consider your friend somewhat mean-spirited, a fellow who will not resent injuries done him, who rather than do this and make mischief will put up, as you express it, 'with anything.' But apart from all feeling, take a common-sense view of the case. Probe the matter to the bottom, and I fear you will be constrained to confess that while you have been looking—yes, purposely looking, rather, I should say, eagerly—to find in what was said something you could take hold of as a ground of offence, your friend has been looking rather for what was pleasant and agreeable. While he was wishing and looking for flowers you were groping amidst the garbage of a dust heap. Which is the most pleasant occupation? As a mere matter of mental discipline, determine that for one day, at least, you will not twist everything that is said to you, or of you, into something painful or disagreeable. Make up your mind that you will try to see everything in its pleasant aspect, and then say whether you have not been all the more 'comfortable' for the discipline.

And what can be done once can be done again. This at all events you will allow. And the oftener you do a thing the easier you find that it is done. So that by repeated doing you will at last be able to take things easily which you now take with difficulty. This will enable you to see only things pleasant and fair to look upon where now you see objects distorted in form and ugly in aspect.

But while mental discipline is well calculated to ensure your mental and therefore personal comfort, is there no higher motive which should move you in the matter? Men of the widest range of experience in life, so wide and extensive as to well entitle them to give good counsel, and worthy of being at the least most seriously considered, will gladly tell you as the result of their long and varied experience of business life that they have arrived at the conclusion that there is no standard to which one can refer all one's actions, no guide to direct one's steps through the difficulties and mazes of business life better than that which is the standard and the guide of the Christian—the Bible. You cannot be generous, kindly, considerate, forbearing, if you resent injuries done, you retaliate or, as you state it, 'give as good as you got.' Be manly thus far at least. Be just to yourself, if not to the party you think has grievously offended you. Be sure, *quite* sure, that he really intended to offend you. Before taking offence, be sure, *quite* sure, that offence was meant. And even if it were, which is the nobler course, to take up dirt and throw it at your opponent or to overlook the 'foul cast?' In one word, you return good for evil, you 'heap coals of fire upon his head.' Did you never try the process? If not, begin to do so now at once. You will find it a wonderfully melting or fusing process, softening obdurate hearts and discovering to your astonished gaze not seldom the substantialities of a strong friendship where before you saw only the semblance of a foe.

But further, in justice to yourself, turn the light and let its rays be reversed, throwing yourself into full light, your supposed or so-called enemy into the shade. Suppose now that with the full light upon you, he conceives that everything you say is said with the purpose to give *him* pain, everything you do is to give *him* trouble.

How would you like all your sayings and doings thus to be misconstrued? All the more if you felt that gross injustice were done to you; that even at the worst in regard to him he was quite indifferent to you, still, so far from feeling opposed to him, you would if you could do him a kindness.

Finally, there is another view of the case, granting that some one says you were amply justified in taking offence. In place of doing that which in any case will do you no good, but can only do you grievous mental harm, turn over the matter and see whether it may not yield a lesson which is worth learning. No doubt it is given only to the few possessed of a strong sense of what is right, of sound common sense, who can deal with a slander as a certain just man dealt with one when replying to one who told him that So-and-so had said a certain cruel thing of him which in truth was a gross slander. 'Well, be it so! Mr. This-and-That cannot say a worse thing of me than I could say of myself if I know myself, and am honest with myself.'

But the saying which hurts you may be no slander. Although it may not have been meant as good advice or given with any kindly notion, it may be very good advice notwithstanding. I have met with more than one man who confessed that he had learned a great deal worth learning from those who bore him no good will. He is a wise man who can pick up from very unlikely sources something of value. To fling a handful of silver at the head of a beggar is certainly not the most courteous way of giving charity, yet when the beggar picks up the coins he is assuredly richer than he was before. Many would call him a fool if he did not take them, on the ground that he had not been civilly treated, or because the coins were mud-covered. So thus the 'offensive' words of some one, in place of giving you discomfort through the

taking of due offence at them, may be so dealt with that they may be to you as bars of beaten gold.

After all that has been said and what could yet be said, I like much the simple mode of dealing with the subject of taking offence and getting rid of all the follies and the frettings which taking offence readily brings with it, adopted by a man I once knew who used to say, 'I never take offence. What is due to my own self-respect, true dignity of my character, will not permit me to take it. I do not willingly wish an injury to any one, nor willingly do one either by word or deed. I prefer to think so well of other men that they will behave in the like manner to me. If they do not, the loss is then not mine. For me to take offence would only add to the misery of the matter. I cannot afford, in justice to myself, if for no higher reason, to take offence.'

This may seem to some a very Quixotic way of dealing with the difficulties of the subject. I think I can answer for it that it is a most efficient one. Try it for six months. I think the six will reach to twelve—and longer.

CHAPTER XLI.

Consideration and Giving Way.

'Consideration' is a word which has several meanings, at least it has an exceedingly wide and suggestive variety of applications. This present chapter will concern itself only with that class of it so well known by name, but unfortunately not always met with practically in life, namely, 'consideration' for 'others' to which the term 'kindly' is generally and properly attached as a prefix. Which kindly thought for and of others involves—if the reader will think it logically out—consideration for oneself so far as justice is done to oneself. Of the doing of the right, just, and kindly thing to those with whom we have a business connection.

'Consideration for others' may assume many forms. Unless you are one of the pachydermatous or thick-skinned class of men who neither feel themselves nor feel for others, act upon the rule that 'Unless some clearly seen and positively useful or good end is to be served by the contrary, do not tell or communicate anything to any one which will be calculated to give pain to him or to lessen his self-respect.' If you have nothing which is

calculated to give pleasure to your friend or companion, why say that which will only give pain or uneasiness to him?

Most men who have arrived at middle life (many long before they have reached it) have had experience of how much uneasiness may be given by the utterance of a few words by some 'very candid friend.' Some give this pain thoughtlessly, others take delight in giving it. This is their evident purpose. It is but one of the many phases of a low morale which some, as unfortunately for themselves as for others, possess. It is so fully developed in some, however, that it may be classed as one of the phases of mental disease. It is the delight of the savage to give pain, but his delight is only half completed unless he witnesses it. It is somewhat of the same feeling that prompts candid friends, when giving some narrative in which some one else is concerned, to take good care to let you know the bitter things this one said of you. In nine cases out of every ten, this information can do you no practical good whatever. It can only give you pain. And it is to give pain, I fear, that so many indulge in the practice. They belong to the savages of civilised life. But many err in this matter through thoughtlessness. Have the ambition to belong neither to the thoughtless nor the cruel.

That particular kind of consideration for others which forms the sole subject of the present chapter—the lack of which is the cause of a vaster amount of personal pain than many will at first sight be disposed to admit—involves a considerable number of other kinds of consideration, which will occur to the reader if he gives but a little thought to the matter. If he gives this, and if the result will be as I trust it will, that he bears the 'consideration' in mind in dealing with others—I shall have every reason to be thankful that anything I have said should

have brought this about, as I am sure that he also will be glad that he has given the subject the thought which I crave of him to give.

One of the earliest and necessary lessons a man in business has or ought to learn, is how, when, and where to give way. But if it be one of the earliest, it is also one of the hardest to learn. Some men never acquire the wise, the prudent, and as it may be called, the gracious habit of giving way to others when every consideration of right and generosity of purpose demand that they ought to do. No doubt they do not seem to be troubled at their not having it. And they are not likely to acquire what they do not wish to possess. And this all the more when possession necessitates the exercise of what to many men is the last thing they desire to display, namely, self-denial.

Some men have apparently the gift naturally. With such a rare intuition do they know the time when, the manner how, and the place where to give way graciously to the opinions of others. Nor less to circumstances in which they may be placed. Some thoroughly impressed with the great value of being able judiciously, and if possibly graciously—the two it is worth taking note of here are not coincident—to give way, but who have rather a natural aptitude in the opposite direction, find it a somewhat hard struggle to acquire the habit.

It is so easy to be obstinate, or as men of this class of mind love to call it, 'know your own mind.' And they sometimes love also the giving other people what they call a 'bit of it,' and that not always in the most gracious and courteous of ways. Assuredly if the 'bit' is a sample of the whole, it is a good thing for the recipient that he is not overwhelmed with the whole mass of this particular class of 'mind.'

But obstinacy is not firmness, by any means. And

while in cases where a high principle or moral law is involved, firmness to maintain it must be exercised, not giving way a jot in holding high the truth, still there are a thousand and one things in business life in which a man can give way without compromising principle or lowering his self-respect.

Some men have indeed owed their success in business to the habit of giving way graciously and without any appearance of acting under constraint. They have been known to be men not without opinions of their own; men who have had the courage of them, who would not give way in cases where high principle was involved, but yet who were known to be anything but obstinate. Men, in brief, who had the knack of giving way frankly and readily to the suggestions of others. And this in such a way as to leave it on the minds of those with whom they were dealing that it was *their* mode of putting the point which had convinced those who had so graciously given way. Such men are liked—and justly liked—by those who have powerful patronage in business, and as a rule, and largely in virtue of this, are men who themselves succeed in it.

If a man feels his self-respect touched, or his morale likely to be lowered by losing even one iota of a high principle, then to give way would be wrong. But there are a thousand and one things in business life in which giving way makes and demands or involves no such sacrifices as those here alluded to. It is therefore a wise policy to learn to give way readily in little things of no great importance in business or in general work. This giving way in trifles makes your position all the easier to take, all the stronger in defence, when points of vital importance come up. He is a wise man who knows when and in what things to give way to the opinions of others. He is one of the race of princes amongst men

who lead others, while small-minded men think it is they who lead him.

By refraining from laying out one's strength on trifling points one can husband it for the work of important subjects. The man who does, although he is apparently following the lead of others, is just the man to lead them.

CHAPTER XLII.

Suspicion.

Amongst the 'many things' which test the thinking powers of a business man stands the contrariety in the counsel offered for adoption. This is a very different thing from diversity of advice. The points in life with and through which there can be contact established with the varied influences existent around are so numerous, and as each point can carry with it its own little current of influence, it follows that there must of necessity be a great diversity in the advice so freely tendered. The diversity of advice may somewhat startle him with the mere multiplicity of its parts, and lead him at first sight to conclude that being so many he cannot possibly take toll of them all. But this diversity does not and cannot land him in the same degree of perplexity as that arising from the element of contrariety which exists in the case of another class of advice or of counsel presented to his notice.

Here then is such a direct and decided antagonism between the two kinds of advice that both cannot possibly be right. And if it happens, as happen it generally will, that the counsels bear upon an important point in business life, and it is necessary that prompt decision be made, it often is with many a matter of some difficulty how to decide. And rather than not decide at all, a selection is

made which not seldom is afterwards regretted as having been the worst which could have been chosen.

Take, for example, as illustrating the subject of this section, these two forms of counsel which may be presented to the business man. He is told by one friend, 'Take, or believe every man to be a rogue or a dishonest man till you have proved him to be the contrary, and after that you may trust him.' By another counsellor he is told to 'deal with every man as good and honest till you have proved him to be a rogue, then you must not, will not, of course, trust him.' These counsels cannot possibly both be true, they being separated in principle 'as far as the poles asunder.'

If we look at the second of these two counsels, we see that it meets us at the very threshold of the discussion as to which of the two is the better for us, and for our neighbours, with a genial kindliness and heartiness of spirit which commends itself to any one whose mind is rightly constituted, who is himself of a kindly disposition. It would compel us, if compulsions were needed, to admit that we should wish to have this the kindlier and more charitable counsel applied to ourselves rather than that which from the first assumes that we are dishonest, or one so likely to be dishonest that we must be put to the proof before we can be trusted. Believing a man to be honest till he is actually proved to be the reverse, completely fulfils also the Christian necessities of the case. And this relationship is infinitely better calculated to promote fair dealing on the soundest of business principles, to say nothing of its influence in promoting a healthy mental condition, than the counsel which tells us to look upon every man as dishonest until we can prove him to be the reverse.

From a purely business point of view it is worth while to consider what the consequences would naturally be if one consistently and continuously acted upon the counsel

named in the last few words of the preceding paragraph. It is just possible that there might be a man who, accustomed for the most part of his life to the usages and the serenity of a well-ordered community, found himself in the course of his business necessities among a set of lawless, dishonest rowdies. Some man might be found who would rather like than otherwise the excitement and the uncertainties of life in a community in which, while one 'went out to his labours in the morning,' in place of coming home with his sheaves of business rejoicing in the evening, might be brought back to it a lifeless corpse or bruised and battered beyond recognition through the assault, unprovoked though it might be, of some of the rowdies of a new community. But I may with all safety venture to affirm that the vast majority of honest, peaceably-disposed people would infinitely prefer to dwell in a community where the personal safety and comfort of all would be secured; a people amongst whom goods and chattels would 'be safely and securely kept,' if not from the attempts few and far between of the regular thief and burglar, at least from the open and daily repeated attacks of a publicly organised band of rowdies who neither cared for nor feared the law.

To assert the contrary would be equivalent to averring that all the long and painfully made efforts of the past—running as they have done through the ages—to change society from a condition of savagedom to one of peaceful serenity under which each man could dwell safely under the shadow of his home roof tree, had been as useless as they have proved the reverse—a position which no man save a fool or an anarchist would hold for a moment. Men who have secured peace and order love these, and are determined to keep them, and have no desire to substitute for them a condition of social disorder, however full of exciting adventure it may be.

So while freely admitting that there are some men amongst us who love to dwell and rake amongst the garbage of moral depravity and social vice in all its foulness, so there are a few who love to be at war with others. Men who appear never to be so well satisfied as when they have a quarrel with some one, who, to use the well-known and humorous paradox, are 'never at peace except when they are fighting.'

And we may freely admit that there are amongst us men by whom all others are considered dishonest till they are proved to be the reverse. And they may be said never to get rid of this principle of action. For even if they do prove—or have proof—that some one whom they have believed to be dishonest has not been really so, they are nevertheless once more distrusted as if they had never been tested. So that in reality those who hold this belief, really do not adhere to the terms of their own proposition. For if they did, the terms being that they are to believe every man dishonest till proved not to be so, this involves that once tested and proved to be honest, they are to be dealt with afterwards on the contrary principle, and considered always to be honest men. In brief, the terms of the bargain, so to call it, include this, that having once stood the test, they are to be taken for the future into confidence.

But in practice is this so? I venture to affirm that of those who hold this ungenerous and thoroughly selfish principle the great majority are *always* acting upon it. So that even those whom they have found to be honest and trustworthy are never fully taken into their confidence. For such is the wretched influence of habitual suspicion that it is never truly got rid of, even in cases where conscience tells them that confidence is deserved.

Like the apples of Sodom, which, fair to look at, and tempting to the eye, when eaten turn to dust and choking

ashes in the mouth, so suspicion habitually held and carefully cultivated as a *supposed safeguard* of one's worldly interests becomes in time, nay, is itself from the beginning, a mental torment to its possessor. An habitually suspicious man must be unhappy, and cannot be cheerful. For suspicion, from its very nature, deals only with the bad features of a man's character. We do not hear much of one being suspicious of the good; it is always the bad characteristics of a man's character it deals with. And it stands to reason, or rather it coincides with the fact, that habitual dealings with bad things must have a bad influence on the mind. One cannot touch pitch without being defiled. Surely it is more pleasant to deal with the flowers than with the noxious weeds which grow in the world's garden. Taking even the lowest ground, it is but poor policy to hold and act upon a belief or opinion which the more completely it is given practical effect to in the daily work of life the more effectually does it minister to mental disquietude. A suspicious mind may be said to be never at peace. Never at peace, the mind of the suspicious man is, like the sea, even in its calmest moods in motion, ever under the influence of some under-currents, some ground swell, the result of former storms. In the case of the suspicious man, a paraphrase of a well-known text of Scripture may well be applied with truth: 'Unstable as water, thou shalt never be at rest.'

The habitually suspicious man will surely admit that the trials of actual life are numerous enough and some of them great enough to cause much pain and inconvenience. In more ways than one he will, although perhaps not much given to consider the sacred record of the Christian, he will at least assent to one of its sayings, 'that man is born to trouble as the sparks fly upwards.' Seeing this, and that many of the trials and troubles of his life are such that not foreseeing he cannot in the best and

quickest way always meet them so as to make the best of them, and that even when he is prepared for all contingencies, not only the preparation but the actual work they bring with them are always sources of disquietude and worry, and not seldom of substantial and grievous loss, is it wise to add to troubles which are inevitable, others which he makes for himself?

It has been truly said by a man of wide experience that half of the trials and troubles of life are made by ourselves. And this making of 'troubles which trouble us' can be done in almost an infinite variety of ways, some of them directly sinful, others indirectly so. And of all the follies which we can so readily commit not the least striking is that of personally and continually cultivating a suspicious frame of mind, which is always thinking of evil. This habit is like the weapon which flung to hurt an enemy may return to injure oneself.

Apart altogether from the worldly wisdom which prevents a man from wilfully wounding or injuring himself, the habitual cultivation of a suspicious frame of mind in relation to others is in direct contravention of the Christian law of charity, which 'thinketh no evil' of others. And it is a very large and a very cruel thinking of evil when we always decide that a man is to be considered dishonest till we have proved the contrary.

The habit of persistent suspicion, moreover, is also in direct contradiction to our constant rule. We have only to turn the matter in upon ourselves, and be honest with ourselves, to arrive at the truthful conclusion that as we should assuredly like others to believe us to be honest and true, so should we in all cases believe that others are so also.

CHAPTER XLIII.

Courtesy.

'Be courteous' is an apostolic injunction as much binding upon the Christian man of business as any one of the many injunctions to the leading of a quiet and a good life with which the pages of Scripture are studded. And yet many good men have so little of this gracious habit, and exercise it so seldom that it appears as if they read the injunction with a negative, such as, 'Be *not* courteous.' The apostle who gave the injunction was himself one of the grandest specimens of a 'courteous gentleman,' thoroughly unselfish, the grandest man history has to record. What can be finer than the manly Christian courtesy which St. Paul displayed when pleading before the Roman judge, and wishing him to be as he was in his belief, just as he was? But mark the exception: 'I would to God, that not only thou, but also all that hear me this day, were both almost and altogether such as I am, *except these bonds*.' None but one filled with the spirit of unselfish courtesy could have thought of such a reservation at such a time; and thoughtfulness for others is of the very spirit of Christian courtesy, and implies an utter abnegation of self.

Even amongst purely worldly-minded men, those who make no pretensions to being influenced by religious principles and motives are certainly not eager to be esteemed as thoroughly selfish. To paraphrase a well-

known saying, courtesy costs but little, but is worth much. To judge, however, from the sparing way in which some dispense it, it would seem to be as scarce with them as the elixir of life was with the philosophers of old, who could only produce it, so it is said, by *drops*. Some, however, nowadays have not even a drop to spare of the elixir of courtesy. But sparing includes possession, and they prefer to *keep* this drop. Of some it would be nearer to the truth to say that they have not a drop even for themselves, far less one to spare for their neighbour.

The road of life is rough enough, and at the best we get so many bumps that for our own ease we had better provide springs than drive along without them. Some men, however, would seem to like being bumped and shaken. If they alone got all the jolts, one might not care very much about it—they show no pity for others, so they need not be pitied. The pity is for those who are compelled to travel on the life journey with them. They cannot help themselves, and are sorely punished by the bumps which make no impression on the hardened cuticle of those who drive them. Courtesy is the material of which the springs of life's carriage are made, which make the journey so much smoother than it would be if they were not provided. And while the springs are so effective they assuredly cannot be said to be costly.

CHAPTER XLIV.

Grievances.

No man is long engaged in business without meeting many things which he may consider grievances, and which he must put up with and bear as best he can. Some of these grievances may be real, some purely fanciful, but even these are none the less to some a mental reality and hard to bear. Unjust dealing, unfair competition, ill-natured, often malicious, reports, and the 'thousand and one things' which, although individually constituting no great breach of the moral law, are common enough and give rise to much that at the very least is annoying and but too well calculated to disturb one's equanimity of mind.

But of even the most troublesome it may be said that they can be dealt with in a way which lessens the trouble wonderfully, and which may be also productive of lessons of some value. But some men have unfortunately such a way of dealing with grievances—real or fancied—that their chosen way does them not seldom more business harm than the grievances can possibly do. Some men love to have a grievance. It seems to give them an importance which they otherwise would not possess. Some have so little to communicate that they would be deprived of all matter for talk if they had no grievance to tell of, and the details of which they so love to dwell and dilate on. And men who have been 'unfortunate in

business' are very frequently indeed men with a grievance. Even supposing their story to be true, a little common sense would tell them that the continual airing of their grievance is the worst thing they can do for themselves. But then common sense is not precisely the gift such men are rich in.

Should a man really have a 'grievance,' let him keep the knowledge of it to himself as much as in him lieth. Others may talk of it; *let him not do so.* If proper pride and self-respect do not urge him to this policy of silence, let self-interest urge him to it. The reason for my giving this counsel is not far to seek. Those to whom the grievance is related conclude quickly enough, if they are wise, prudent, and fair-minded men, that they must hear the other side before they come to a decision in the matter in dispute. They are apt, moreover, to conclude that *prima facie* there may have been very good reason why the aggrieved party should have been dealt with as he was. For they may and often do reason thus. What is just and right with those who have, and nurse, a grievance is rapidly construed by them into something like the very opposite. And the more deeply they have gone into error in the first instance, the error which constituted or brought about their grievance, the greater reason they seem to think they have why they should complain that the error was all on the other side.

This, after all, is but a phase of human nature, but by no means a pretty phase, which grievance-mongers will do well to ponder over. For a man who loves a grievance and thinks much of it, it is exceedingly difficult to hold the balance even, and take a fair view of the position of the opposite side. So difficult, indeed, that men of this class rarely attempt to carry out this just way of dealing with the matter. They take what is to them the far easier way, and decide that they are altogether right,

their enemies, as they call them, being of course as completely wrong.

But even if wrongs have been done, bear them in silence. Dignity and respect for your own character should keep you from running 'to and fro through the city,' telling other folks about your wrongs. If you do, then you can scarcely blame them for concluding that there were good grounds for those you complain of not being alive to your merits, or, rather, for being quite alive to your faults. Silence on your part invites no comparisons in which you may be set down as wholly faulty, and draws forth no comments which may not be altogether pleasant.

There is another reason why going about, if not continually yet pretty frequently, reciting one's business or personal grievances, is really inflicting an injury on oneself. Those to whom you tell your grievances, perhaps with a view to interest their sympathies, and induce them to give you employment, will, when they listen to the somewhat bitter things you say of those who have, as you think, injured you, be apt to conclude—and, I think, wisely—that if circumstances were changed, and they gave you employment, you would in time write down bitter things against them, as you have done of others. Business men are chary of those who show that they have 'biting tongues.' In brief, to use a graphic, if not very elegant phrase, 'they fight shy' of men with 'a grievance.'

CHAPTER XLV.

Partners.

Those who have had anything like a wide and varied experience in business life know this to be what is popularly called a 'knotty subject' for consideration and decision.

The reason is not far to seek. In some cases concerning the economy of business life the points under discussion can often be decided by fixed and definite principles about the value of which there can be no doubt. They may be wilfully neglected, but their truth and value stand, and with those who so neglect them the penalty rests, the loss remains. Such questions, therefore, do not admit of much discussion. What one has to do with them is rather to persuade men to adopt them as their rule of life in the particular instance than to convince, for the mere statement of them brings with it a conviction of their truth.

But in the case of partnership in business, the difficulties arise not so much from lack of certain fixed and definite principles as from the fact that one has to deal with circumstances perpetually varying in character. There are so many 'unknown quantities' or factors, the value of which is for ever varying. These arise from the points of personality brought up for consideration and frequently for instant decision, but which nevertheless cannot be arrived at from a difficulty raised by one or other of the individuals, a difficulty for the time insurmountable. It

cannot be got over nor got rid of; it is simply passed round or over. But it still remains, and may again in the course of business be met with, and be as much an obstacle as before. But it is so far made easy by the parties simulating as far as possible a belief that it does not exist. In other words, quietly accepting the situation and making the best of it.

In other cases and with other men the difficulty is not so wisely dealt with. One of the parties concerned may insist upon its removal, or failing that as a possibility, upon its being dealt with in a certain way which he deems the best—the other party being as determined in his views of the case. The only way out of such difficulty is either a quarrel or a separation, and of the two the last is the best. Anything but a quarrel, which is or should be the last thing sensible men should resort to. Such cases are happening every day, and according as they are dealt with give rise to that contrariety of opinion as to the value of partnership, which finds vent in such expressions or counsel as, 'Have nothing to do with partnerships, they constitute a delusion, a mockery, and a snare, ending always in personal disappointment with pecuniary loss.' Or thus, 'Get a partner, my boy, it is your only chance; at least, it will greatly help you in securing success.'

In one sense it is very easy to account for such contrariety of counsel, on what is really a most important question, Shall or shall I not have a partner? This is almost certain to be put to every business man at least once in his life. And in the way in which he answers it may depend much if not all of his future success. Examples, numerous enough, are to be met with in which a man has dated striking success in life to his having formed a partnership. On the other hand, however, examples, if not so numerous at all events telling enough

in their circumstances, are met with which prove that a partnership was simply ruin.

The first principle in any partnership is, 'give and take;' the second principle is, 'give and take;' the third principle is, 'give and take;' always and ever, 'give and take.' That other principles are also required to guide men through the difficulties of partnership is obvious, but, not actually based upon the above principle, these are all greatly aided by it. A very brief consideration indeed of the 'give and take' principle will show how comprehensive it is. Many exemplifications of this are found throughout this volume, and further illustration may here be given.

Like another partnership, and that the most important which life offers, marriage, business partnership depends largely upon the choice one makes of a partner. They say that in marriage *everything* depends upon the choice of the partner for life. But where a vast deal depends upon the choice one makes of his partner in business, everything does not rest upon the wisdom or otherwise of this choice. For, as we shall presently see, even where the choice has not been made with the care and caution which should have been observed, there is a way by which the evils which arise in consequence can be greatly mitigated, if not wholly avoided. But no pains should be spared to make the choice as wise as it can possibly be made.

And in no department of business is the lesson conveyed by the classical proverb *Festina lente*, which may be briefly translated, 'Hurry up slowly,' of more importance than this. Young men are apt to take romantic views of friendship and to decide hastily that those met with casually, but possessing some points of character or behaviour for the time being attractive, are true friends. But if love at first sight may, as it sometimes does, turn

out true love, and may end in a happy marriage, the same cannot often be said of friendship. No doubt a strong liking for a man casually met may be formed at the very first meeting, and may end in true and sound friendship capable of standing every test, however severe. But if for no other reason than that time is required for these tests, a friendship should be built up slowly.

In any case, if one will but give a little thought to what a partnership in business really involves, of legal responsibilities, and chances of personal disagreeables, one will see the necessity of being careful in forming it—and of being *quite* sure—as far as certainty is given to poor humanity—that the choice is a good one. Hastily formed friendships are all the more dangerous. They sometimes originate and are carried on amidst the excitement of the pastimes or pleasures which draw young men together; pastimes which, if they are pleasant, are at all events sometimes the occasion of getting rid of time which is too valuable, if rightly used, to be thrown away. Recreation wisely conducted is essential to the maintenance of good health, but when recreation takes the form too much of a business demanding and getting much time to its work, it is not amongst such that a business partner should be sought.

The most enduring of all friendships are formed slowly. Such slowly formed friendships often begin early, and they take deepest root, and are most enduring when they are formed in the intercourse of a study of congenial subjects, and in the practice of what is called a godly, sober, and righteous life. The most successful and the most lasting partnerships in business have been those formed by friends whose liking for each other began early, whose studies were carried on together, and whose lives were not deeply stained by the follies of youth, or their hearts hardened by systematic sinning.

But as there are marriages of 'convenience' so called, so there are partnerships formed in the same spirit. A clever young man who has only his abilities to look to, forms a partnership with one who has at least 'plenty' of money in his purse if he is not blessed with abundance of brains. While in some instances partnerships of this class are reasonably prosperous, it may be as fairly said of them that they are at least risky. If the moneyed partner has a well-balanced mind and a generous disposition, if in brief he is a Christian gentleman, the relationship between the two—the man with brains and the man who has a position simply because he has money—may be pleasant enough. But if we could look behind the scenes, if we could lift the veil which wisely covers most of the partnership life, we should find, I shrewdly suspect, some circumstances which would show that all was not so pleasant as it seemed. The risk run by the clever man in such cases is very great. Unless the man with the purse is an exceptionally fine fellow, the chances are that the moneyless but clever young man will not have altogether a pleasant time of it. At the same time let us be fair, and consider the other side. So that it is also a possible thing—to put the point in the mildest way—that the self-conceit not altogether unknown to young men who know they have brains may prompt them to say things in their turn not pleasant for their partners to hear, or right that they should say. With men of high spirit such a partnership is apt to be so disappointing that each may find that the 'play was not worth the candle.' So far as the young man with brains only to trust to is concerned, without a moneyed partner, progress may not be so quick, success may not be so very brilliant for a time; but these will be amply recompensed by the greater comfort, the higher moral dignity secured by working for himself and 'fighting for his own hand.'

But, assuming the partnership formed and the choice not altogether happy, what is to be done? This question is not easily answered, at least briefly. And yet, after all, the briefest, and in one sense the most satisfactory, answer which can be given is, apply the 'give and take' principle here also. From the very moment you really begin to apply it, and perceive clearly how it can be applied to one particular case, other methods of its application will open up. The longer and more determinedly you do apply this 'golden rule of business' the more potent its influence. And assuredly in such a partnership there will, unfortunately, be abundant opportunities to which the rule can be applied.

For unless checked early in the partnership life, the differences in temper and disposition which exist between its members, although at first not resulting in anything very disagreeable and painful, will ultimately develop in a very much faster ratio. So quickly indeed that at times it will appear as if an actual pleasure was felt by both in creating or suggesting subjects for disagreement. Such an unfortunate feeling or disposition grows by what it feeds upon. And the only way to conquer it is by 'stopping the supplies.' To do this there is nothing so effectual as stopping them at the fountain head. And as mightily helping to get to this—for it is in vain to keep pottering at the streams which flow from it—let the principle of 'give and take' be applied at once. This acts like oil upon the troubled waters. Doubtless, in a small way at times, but one of the beauties of the rule is this, that the more it is called upon the more effective does it become. Try it! and see if it be not so. This also, fortunately, grows by what it feeds upon, and even in a much faster ratio than its opposite principle of unrest and irritation.

CHAPTER XLVI.

Money-lending.

This subject may be described by a graphic if somewhat common word as 'ticklish.' Help can be and often is given to those in difficulties by ways or modes other than the lending or giving of money, but the experience of those who have done much in this way goes to prove that the great majority of those who want help in times of difficulty, who wish to be lifted out of some deep rut in the road of life into which the wheels of their business chariot have got locked, prefer to have the help of the *golden lever* to lift them out of it before any other kind of lifting gear which might be applied.

Of all the positions in which a man can be placed who is possessed of means—which phrase carries with it a good deal more than appears on the face of it,—there are perhaps few, possibly none more difficult to deal with than those in which he is asked to lend money. These borrowers need help sorely—they are in great difficulties—they have got into a net—are in a fix—or they are cornered. But whatever be the phraseology used in describing their unfortunate position—on one point they are clearly explicit —*money* is the only form in which help will be at once and

powerfully useful. A student in the school of human nature, and able or learning to read the 'human face divine' —sometimes, however, so called on the principle of *lucus a non lucendo*—will have no difficulty in perceiving this. The look if not the smile of satisfaction which passes over the face when told that the money will be given them is of a very much more lively kind than that which appears when any other principle is applied. But there are money-lenders *and* money-lenders. The men who do good to others are *not* of that class of money-lenders who spread their net for unwary birds through the medium of news-paper advertisements, men, the meshes of whose nets are very close, and whose hands are heavy when they close them tightly upon their poor victims—who never can break through and get free, unless for the most part at the price of their ruin.

The true Christian money-lender is of a totally different type. He rarely, if ever, turns from his neighbour in the time of his distress, never breaks a promise made, and assuredly never acts towards others as a usurer.

Friends of great experience on this subject give a very painful view of it, namely, that of the many who came to them as borrowers, miserably few returned as re-payers. There were, however, some noble exceptions, just enough and no more than enough to save them from utterly losing faith in the paying honesty of poor humanity.

The words money-lending, money-giving, would often be more accurate if read as money-*giving*, money-*giver*. Those who *profess to borrow* are very apt to look upon the money lent as money given—a gift, not a loan. It must be so, as so few voluntarily return to repay the loan.

We have to deal with facts in the world, and this ugly circumstance is one of them, and met with much more frequently than some would at first sight be inclined to believe. And what has happened once may happen again.

But even in the face of this and of all other obvious risks the counsel or precept of the Bible stands true, that 'it is more blessed to give than to receive.' Do not therefore hesitate or refuse to help one in time of need, on the ground or in fear of the fact that the man you lend to will not only not repay you, but may perhaps, or very likely indeed, turn round 'and rend you.' Remember there are noble exceptions to the rule, men who will gladly repay you the moment they can do so, and will ever remember your kindness to them with kindly feelings; and the one who comes to borrow from you *may* be one of this class. But whether or no, it still stands true that 'it *is* more blessed to give than to receive.'

In lending to the very poor, numbers of whom will not seldom come to you for help, while on the one hand it is only right to be careful in such cases, so that you know or can ascertain them to be decent, well-living folks—not of the class who are poor through 'riotous living,'—and on the other hand it is wise and right discipline that the poor man borrowing should make an effort to repay what he borrows, still our counsel is clear; lend if you can such people what they wish to borrow, knowing in your own mind that it is virtually giving, and having no expectation that it will be repaid. It is only right to add that among the very poor, struggling against difficulties, there are many instances of as high notions of what is right and just as among any other class, and of their acting up to them under the greatest difficulties. The sums such people borrow may seem but trifles, although bulking as enormously valuable in the minds of the poor people themselves. Happiness is not so widely distributed amongst the very poor and the struggling, and it is an easy thing to give to them at least a little of it. And in the end you will be no loser. It *is* infinitely 'more blessed to give than to receive.' Think who said this, and what He has

done for you: how He has given you so freely His very life, that through His death you may have eternal life in Him. And then remember that He also said, 'Inasmuch as ye have done it unto one of these My brethren, ye have done it unto *Me*.'

CHAPTER XLVII.

Borrowing.

We have now to reverse the medal, and glance at the other side. 'He who goes a borrowing goes a sorrowing,' is one of our accepted proverbs. Accepted as embodying a truth in which all believe, and which if it has exceptions those are very rare.

But it is *not always* sorrowing when one goes a borrowing. Some men there are who look upon themselves as but stewards, who have to render an account of what the Lord of the harvest has given them. Those, in brief, who give help on principle, who are profound believers in the truth that 'it is more blessed to give than to receive.' Such men are the most genial, the most habitually happy of all men. The quiet repose which dwells on their faces shows that they at least were not men who 'were ill at ease in Zion.' And yet like Dogberry in the play they 'had their losses too,' although unlike Dogberry they said nothing about them, but bore them quietly. They have their fair share of trials in life. Such men may be said almost to meet borrowers half way. This of course, judged by harsher rules of life than they adopted, is very dreadful.

There are some men who make it a rule never to lend to a borrower except, and with these men the 'except' is

very important and suggestive indeed, except under such conditions and circumstances that if in the long run any one loses by the failure of the borrowers, *they* will never be amongst the losers. They make up their book, to borrow a sporting phrase, never to lose ; and they contrive somehow to succeed. At what cost, at what sacrifice of all which good and kind-hearted men practise and believe in, we need not say. Such worldly-minded men are as cruel as the professional money-lender, and the misfortune of the matter is that they do not carry with them the warning which the very publicity of the professional, advertising money-lender outwardly carries. When a borrower goes to a regular money-lender, he goes open-eyed into the net ; he knows or ought to know that danger lies in his every path. But the borrower may be excused for falling unwittingly into the hands of the *private* money-lender of this hard rapacious class.

A little knowledge of human nature, even some slight acquaintance with the peculiarities and modes of doing business, might save the borrower from the clutches of such hard unfeeling men who think only of making money, and who have not a spark of beneficent feeling.

It is, of course, very difficult to define the circumstances which compel a man to go ' a borrowing,' which justify his making a claim upon somebody else's purse. For there are many side issues in this matter. Judging from experience, one may safely say that a very considerable proportion of the cases might have been avoided had the parties been careful and prudent, and had they exercised even a moderate degree of forethought.

It is, to say the least, doubtful whether such men *have the right* to borrow, whether they can put forward a just claim on the pity of the lender. Such an one has no right whatever to borrow unless he has made up his mind to do at the very least two things. First, that, God

helping him, he will carefully husband his resources, act prudently, and exercise habitual economy, based on the principle that economy is righteous and just, and that its claims are imperatively laid upon him. Second, he must determine upon punctually and honourably repaying the money he has borrowed. Some men who borrow whenever they can get the chance think lightly of money lent, and have no intention of ever repaying it, if repayment depends upon their exercising self-denial, careful and prudent living. Such men should never be helped a second time, however hardly refusal goes against the kindly grain of the person who may be asked to lend.

Borrowing may not always be a sorrowing, but assuredly it is even in the mildest and best cases to a certain extent a lowering process, so far as the morale of the borrower is concerned. And to one of a sensitive nature borrowing is necessarily a painful process, so in another sense it is a sorrowing one.

But at the best and with the best, borrowing is bad. And happy he who gets through life without knowing how bad it is, or if knowing, knowing but very little of it. It is a wise decision with which to enter business life—with a determination that borrowing shall be the very last thing to which to resort. *Anything but that!* And it is a somewhat encouraging aspect of the case to know as the result of a wide experience that those who so determine by a careful forethought, by a self-denial here, by a wise economy there, do manage somehow so to live, and so to manage their affairs that though borrowing be at times imminent, and at other times apparently inevitable, still matters can be so dealt with that it never comes actually to be, and thus the sorrowing which so often follows upon the heels of, or keeps pace with the borrowing, is not added to the other troubles of the times. Before borrowing is resorted to, every act of self-denial which can be

practised, every method of prudent forethought which can be tried, every plan of economical working which can be adopted ought to have a fair, a full, and a courageous trial before the dread alternative—dread to one of a well-balanced mind—be adopted.

And if, after all this, borrow you must, borrow you may with a quiet mind. And if you select the lender with judgment, and unburden yourself to him, you may find that you may then go a borrowing without any of the usual penalty, a burden of sorrowing. But not to borrow at all is still the better way.

CHAPTER XLVIII.

Fault-finding.

As employés, we have now and then ourselves to be 'found fault' with; as employers, we have now and then to 'find fault' with others. A cynical sage in business who had risen to the dignity of a master after considerable years of servitude, remarked that this saying embodied a fine compensating arrangement in business life, as it enabled one to repay in scolding others some of the old scores of the days when one had been the scolded. This, however, is not by any means the best or highest view to take of the relation between employers and those whom they employ.

Few things in business life I know of test the tact, the good feeling, and one's knowledge of human nature more thoroughly than knowing the when, the how, and the where to find fault with those under us, or with whom one has business relations.

As to the where to find fault, as great tact is needed as in the case of the how and the when. A wise master knows thoroughly well the great value of aiding his men to maintain their self-respect. Now this is sure to be lowered, and in so far as it is, this, the value of the man, and by consequence as a worker, is positively lessened, if the where to find fault is in presence of his fellow-workmen. With some temperaments this public

rebuke has the worst possible effect upon the one rebuked. The method is silly from a practical point of view, as it almost inevitably fails to effect the purpose intended. The contrary effect is the rule. For the man openly found fault with resents the public way in which he is 'put to shame' before his fellows, and he intuitively feels that the master who can thus find fault is not acting fairly towards him. And whether he feels this justly or not, the practical point is that he *does* feel it.

We may be wise enough to take into account the element of 'human nature' as an essential factor in all business and work calculations. Or we may be foolish enough to ignore or wilfully neglect it; but whether wise or foolish, there it always is to be dealt with in some fashion or another. And it must be dealt with, for it will assert itself. We cannot get rid of it if we would, and we should be silly if we could. It is the province of the wise man in business to study, at least to take note, of its various phases and work and turn them to good account. And if one has but a fair knowledge of human nature he will have no great difficulty to find out the best place where, or the best way how, and the true time when to find fault with those he has in his employment.

In many cases the blustering, silly, and senseless way in which those in charge of their fellow-workers find fault arises from many causes. Want of education, a thorough ignorance of human nature as displayed in the character and doings of their fellow-men, a lack of fine feeling, not taking into account at all the feelings or the position of others, and in some instances, and probably the most potent influence of all, that thorough selfishness which prompts them to think vastly more of themselves in their position as overseers than of the true interests of their masters. Some masters who may perchance read these

lines will possibly be very much surprised to read this last-named view of the case. But, assuredly, if some masters only knew how much their business interests are prejudiced and injured by the general action of some of their overseers a new light would be thrown upon many points which have hitherto puzzled them.

Willing service is the best of all services, and it would be willing much more frequently than it is if the servers were treated differently. The evil that a low-minded man clothed with a little brief authority as an overlooker, overseer, or foreman to an establishment does could not in many cases be over-estimated. We hear enough and more than enough of the tyranny of capital over labour. What of the tyranny of labour over labour?

After all, in this important matter, the where to find fault, we have always a safe, a wise and, what may strike some minds most, a thoroughly good paying rule to fall back upon, and it is founded on one of the most striking and for man everywhere and under all circumstances the most valuable injunction of Christianity given in the Bible. And the rule is to be found in this question: In dealing with those under us, how should we wish and like to be dealt with ourselves if our positions were reversed? As an old man is in general the kindest and most considerate if he has never forgotten that he was young, so a man will likely be the kindest, and for his own interest the wisest, of masters if he has never forgotten that he was once a servant. And, in the highest sense of the term, a true man is always a servant to others in some way or another.

We are all so apt to forget also that success in business depends upon 'a thousand and one influences' which while relatively of different value, are each absolutely essential and cannot be ignored or neglected.

And some at one time and under other circum-

stances will have their value reduced to a minimum, not being applicable, will at another time and under other circumstances possess a most potent influence. And it is just the way in which a man deals with those different and differing influences, adapting them to his circumstances, that he displays his common sense, shows his practical wisdom or the reverse. Some may conclude that the *when* to find fault is the same as the where. To a large extent this is so, but not wholly. For example, no matter where, the when, which you choose, if you have a 'temper.' The next time your wrath is raised at some negligence on the part of one of your servants and you get into *the* temper, do *not* 'have it out' there and then with him, and you will find that you will be all the sooner 'done with it.' Before you go *into* your fault-finding, get *out* of your temper. Fault-finding in a temper never does any good; it may do a vast deal of harm. It demoralises both parties, the servant who is being scolded, the master who so far loses his self-respect, lowers his true manly dignity and condescends to scold or find fault when angry. The more quietly and gently, yet with all *thorough firmness* in matter and of manner, the more you appeal to the common sense, the feeling of fairness, of consideration, of generosity, in brief the more fully you speak as a man to a fellow-man, having his feelings, his temperament as you have yours, the more effectual will your fault-finding be.

And you will probably make a friend in place of a foe. And it is true beyond all chance of cavil that much of the success of your business depends upon the fact whether you have friends as your employed or the reverse. Even amongst the more humble of your servants there are some worthy of being your friends—yes, worthy of being the friends of the best and highest amongst us. They are kings of men, those same humble workers.

One word as to the how to find fault. Much connected with this has been included in what has already been given. In brief, then, our counsel is that having once had it out, and as you say having *done* with it, let this be literally true, be done with it for ever. Do not keep nag-nagging over it, do not take every opportunity of alluding to the fault, sneering perhaps at the man who committed it, taking care that it will not be forgotten at least by you; and that if you can secure it it will not be allowed to be forgotten by your victim. Have nothing to do with this unmanly way of dealing with the matter and with the man.

Do not allow your fault-finding, legitimate in its proper way and at its proper time, as it may be, to be twisted into an instrument of torture.

CHAPTER XLIX.

A certain kind of Separation.

To some, probably the majority, this title will be suggestive of disagreements in the conduct of business, those misunderstandings which so often arise between partners in the carrying on of their business, and which if not treated in the right way, not dealt with in the right spirit, become at last so accentuated that a separation of interests and, alas, too often a severance of the ties of friendship is the result. In such cases of unfortunate disagreement, the business qualities and the principles of action explained in different chapters of this work, being all based upon and referred to the principles set forth in the 'great standard' we have chosen, will be found, if practised, beneficial in the doing away with misunderstandings and the restoration of peace. Or if reparation of individual interests must needs be, the exercise of the same high principles will enable that separation to be so arranged that in place of a severing of personal friendship the bonds of this may even be firmer than before, strengthened by the display on both sides of right, justice and generosity.

But while the business counsel here embodied as well

as in other chapters will be of service in cases of partnership or business separation, the separation this chapter has to concern itself with is of a totally different character. It has special relation to the 'method of managing time in the doing of business,' on which remarks have been given in a preceding chapter (see xii). In that chapter I have stated that, as a great help in the doing of many things, it is best to do one thing at a time. In point of fact, one is positively compelled to carry this out, inasmuch as in nearly all of the work of man two things cannot be done at the same time. This in the physical or material world is a fixed principle.

But while this is so, there are two ways of carrying this precept out, the good and the bad. The bad way of carrying out the principle I have named is that in which several things are mixed up together. In this the thoughts and the working considerations of one kind or class of work or job are mixed up with those connected with another. The good way of carrying out the principle is, of course, just the converse of this.

The faculty of separating one piece of work, one job from another, so that all a man's operating powers shall be perfectly concentrated on one only, allowing no disturbing influences to arise to interfere with the doing of the one work then and there engaged upon is not given to many. The man who possesses it has a power for 'clearing away of work' which makes him the object of the envy of many whose working powers, however good in themselves, are largely lost through mixing up the circumstances and considerations of different pieces of work together. But it is consoling for some, if it be not possessed naturally, to know that it may be cultivated. There is a possibility of educating oneself so that this habit of abstraction, this art of 'separating' one piece of work from another, can be gained and acquired. 'I can

only do one thing at a time, and in doing it I can only do it quickly and well as if I had nothing else in the world to do or think about but it.' This I have heard first-class men of business say, and in saying it they gave the key to the whole matter.

CHAPTER L.

Some Points in Letter-writing.

Every school-boy knows the saying, 'Behold how great a fire a little spark kindleth.' This may be very appropriately applied to the great and grave results to a man's life which flow from the veriest trifles as they appear to be, and are often called. This many a man in business has had good, or rather as I should say bad, reason to know. A 'letter,' consisting of perhaps only half-a-dozen lines, seems a very little thing. Yet it may be as the little spark which kindled a great fire, which had most grave and disastrous results to both the writer and receiver. Even in cases where no great mischief has been done, many a letter had better never been written, certainly better never sent.

Happy is he who in business has not had good reason to regret that he had sent one particular letter—only one! Very fortunate will he be if he has not had occasion to regret the sending of more. A great deal of unpleasantness and mental discomfort for a time have been brought about by the writing and sending of certain letters; all of which might have been avoided by the exercise of a little self-restraint and reflection. In general if you have a doubt as to the propriety or policy of posting a certain letter you have written, *give yourself the benefit of the doubt, and at least delay it* until you

think it fully over again. You may be very glad that you did delay. I know a man who has saved himself, so he says, a world of trouble and vain regret by simply, after writing a severe letter, putting it in his desk to lie till next day or the next again. He never knew an instance, he tells me, where the letter first written was posted or sent: another always took its place, of a much milder and in every way wiser and more politic character. That this allowing a letter to lie 'simmering,' so to say, in one's desk and in one's mind for a day or so is politic, no one would be disposed to deny or doubt, when there is in the mind a doubt as to the propriety of sending it.

Some will say, why write at all by the first day? why not wait a day? Well, human nature is simply human nature, and it will assert itself; and in such a case as we are now concerned with, the feeling is universal, namely, that it is good for one to let one's steam off at once, when one has been wronged or grievously ill-used, or fancies that one has, which is the same thing practically. 'Have it out' with your correspondent through pen and ink, by all means, and he will likely catch it as hot as pen and ink, and a stinging sense of the wrong he has done you, can give. After you have given him it strong you will feel relieved, and you will be able to do the best thing you can do: that is, put the 'red-hot' letter in your desk to cool down for the next twenty-four or six-and-thirty hours. Then you will be so cooled down yourself that you will never post it.

But after all that can be said in favour of such a plan, and much can be justly said, the necessity for its adoption can easily be avoided. 'Prevention is better than cure.' Good and worldly-wise in its spirit as the plan above explained is, still it is a better plan, because it is founded upon high principle, so to deal with disagreeable subjects and with the disagreeable men—as we may think they

are—who are the cause of their existence. If we cultivate the habit of thinking the best of men, trying ourselves to occupy their place in the matter, trying to project ourselves, endeavouring to think of the motives which might have urged them, the circumstances which might have weighed with them, the evidence with which they had to deal, and their possible regret—following upon the doing of that which has so annoyed us that they have done it at all—harsh letters such as those referred to above would not be written so frequently as they are. And what saith the Scripture? 'A soft answer turneth away wrath,' while a hard one will only aggravate it. Do not write the hard sentences. If you do, you will not, if you are wise and kindly, send them.

A statement once written and passed on to the hands of another is no longer your property, but that of the party to whom it is addressed, and by whom its contents may be published, or they may be used with a malicious desire to injure the writer, to secure some selfish purpose, or for the purpose of defending himself against the statement or charges of the writer. This public use, however, of the contents of the letter being guarded or restrained by certain moral and legal responsibilities connected with a public use of letters received.

But apart from any fear or chance of a letter which one writes being used in a public way, and apart also from anything being given in it which would carry with it moral or legal disabilities, it will be obvious, on brief consideration, that there will be times when the convenience which writing is as a medium for conveying one's statements, opinions, sentiments, or feelings had better remain unused. This notion finds expression in certain sayings which have come almost to be considered as proverbs—such as 'What is written once can't be unwritten,' or this, 'Commit yourself to writing as seldom

as possible,' 'Avoid writing on certain subjects.' To which we may add another coined for the nonce, 'The less you write the better you write.'

Avoidance of letter-writing will be wise, politic, and even kindly in many cases. For example, a single letter may bring about the severance of a long friendship. Not that there was anything either morally or legally wrong, anything very bitter or unkindly throughout its contents; but simply that the receiver was apt to take offence. In all probability if you, talking to the same man, repeated or gave *vivâ voce* the contents of the letter, he would listen quite calmly, and you would part pleasantly as of old. But the look of the face, the tone of the voice, the gesture of the body all are wanting in such cases, which can put even an unpleasant statement in so pleasant a way that no offence is taken with it, nor does it hurt the feelings.

A word or two here will be useful as the replying to letters you receive. Make it one of the rules of life to reply to all letters personally addressed to you. By making and keeping to this rule you will do that which is due to your own self-respect—that which will save you much regret when regret avails nothing, because regret comes too late. If a *vivâ voce* question were asked respectfully of you, would you feel that you had done right, been courteous, if you were so rude as to take no notice whatever of it? None but a boor would or could listen and give no sign that he heard. And what is the not replying to a respectful communication in writing but another form of this boorishness? As wearing clothes which are carefully darned has been said to be 'premeditated poverty,' so not replying to a letter is premeditated and purposed insult or injury. But how much worse may be said of you if you refuse to reply to a respectful letter on the ground that the writer is below

you in station? because while you are rich he is of no position or influence in society, while you are, or think you are, a great man in it! This is the very quintessence, so to call it—the super-saturated solution of snobbishness.

One has had a singularly happy experience in life if he has never felt the pain arising from the non-reply of a letter which was a matter of vital importance to him who has written to some one. And even where such vitally important cases are but of rare occurrence, how numerous are the minor occasions in which the failure to receive replies to letters we have written has given us great pain, to say nothing of the inconveniences to which it has put us. Now no well-balanced mind *will* give pain to any one wittingly, certainly will not be cruel. The coward, as Seneca has remarked, is always cruel, and none of us would like to be ranked as a coward, however indifferent we might be if we were considered cruel.

CHAPTER LI.

Business Calls.

Simple as the subject is, or rather as it appears to be, it is nevertheless the fact that there are not many who possess the qualities which make one a first-class business man in the making of calls, for the transaction of business—for the obtaining of 'orders.' Great men, the magnates of trade or commerce, or the 'great man's great man,' are ticklish subjects to deal with, and demand on the part of the caller the constant exercise of certain valuable business qualities, and the bearing in mind of certain wise precautions.

Correspondence is all very well—is necessary, nay, indispensable—but correspondence to a large extent is powerless in certain cases; and these, moreover, do not turn up now and then only, but in reality are coming up daily in large establishments almost hourly. You may sit down and write what you may think a capital letter—so good and so convincing—showing the great value of certain goods you make and have on hand to dispose of on very advantageous terms—and you then say to yourself, 'Mr. So-and-So or Messrs. This and That are sure to take advantage of such a rare chance of "doing a good thing,"' and although you may possibly conclude by saying it to yourself—'and if they don't they are great fools for their own interests.' Or being a professional man

you may by correspondence write to a firm who know you so well, and let us suppose so favourably by your past satisfactory work done for them, that you feel pretty certain that they will adopt the scheme you explain or draw their attention to in your letter. And this simply because you honestly feel that it will be to their business interests to adopt it, so great will be the economy effected in the working of a certain department of their establishment.

But notwithstanding all this, the parties to whom you write are not always influenced by what you do write. It is so easy to sit down and reply to such letters and say No. And this frequently just because it is much easier to say it than to say anything else. For one may be engaged when your letter 'gets to hand' with some press of business, or he may write under the influence of one of those 'little things' which often intervene in business, but in any case the 'No' is given to your request or wish.

But the clever man of business is never satisfied with *No's* of this class. The 'No' given by letter may by the magic influence of a 'business call' be sometimes changed into a 'Yes'—a result which turns out to be exceedingly satisfactory to both parties. A successful business man, whenever he had an important scheme to propose for adoption, used to write in the first instance about it to 'head-quarters' in a general way only, and then made it a point to call personally, even where that case involved scores of miles of travelling. And he was, moreover, prompt in making the call. He was one of those men who owe much of their success to not 'letting the grass grow under their feet.'

Some who have written No, when called upon some time after about business of a totally different kind, have agreeably surprised their visitor with a 'Oh, by the way,

I am glad you have called, as I wanted to see you about some work we should like done, and we think you are the likely man to do it well,' naming the very work the visitor had suggested the advisability of doing, but which had been met with the polite 'No.' The visitor was too discreet, had too much 'tact' even to give the slightest hint that some time before he had written suggesting the very same thing as then and there named by the head of the firm.

The *personal element* in business is by some firms considered to be of such essential importance in their business arrangements, that they make it a rule never to conclude important negotiations without having at least one personal interview with the other party. I have known some firms carry the principle or point of personality so far as to decline by a polite note all negotiations of a certain class with one of whom they knew nothing personally—a letter of introduction from a well-known friend of the firm was the only passport available to utter strangers.

To trust to mere correspondence in important transactions gives rise frequently to grave mistakes. It is difficult for one to be interested in a mere abstraction. You can form no conception of a man you never saw. One likes to know what 'manner of man' one is from whom business proposals come. And in cases where if you know the man you would pause before you said 'No' you have little compunction in saying it to a 'something,' to an abstraction—to one who is little better to you than a shadow.

There is all the difference between the man whose face you see, whose voice you hear, whose manner influences you, and the letter which the same man has sent you or might have written to you. You can deal easily with the letter in negatives or in an utterly indifferent, however courteous a fashion. If you yourself are manly and

therefore courteous and considerate, you cannot deal in anything like curt fashion with the man himself before you. The letter can do only one thing, exert only one influence. The man—the same man who wrote it—can do infinitely more. His very look, the tone of his voice, the gestures he makes, what we call the 'manner of the man,' all can, and—when well wielded—do tell in a way which a letter never can.

Moreover, the advantage is not always on the side of the caller, only the visit tells to that of the individual called upon. Not a few know how truly they were indebted from a business point of view to those who had called upon them with certain business proposals and suggestions. One may indeed easily judge of what one is likely to receive from likely sources; from those you call upon, who are the very men from their position, their experience, who know all about what you as a young man are so desirous—or should be if you are wise—to know.

And then there is the other side of the question. Not the calls you make, but the calls made upon you, the business visitors you receive. These as business flows on upon you will increase also—and much of the success of that business will depend upon the way in which you receive callers. For you will be called upon by all sorts and conditions of callers. But amongst them are certain to be men who have grown grey in business; who are full of practical business wisdom as they are full of years. Others too will wait upon you, who though younger, will be men sharp, intelligent, always on the look-out for every chance of doing business, of getting orders—and capable moreover of turning the chance to good account.

From all of these you can learn something, and if you do not always get the answer 'Yes,' you will get that of 'No.' This latter is sometimes, nay, indeed, often more

valuable than the answer 'Yes.' We thus see what importance gathers all round the subject of the economy or the conduct of calls. A department which in many establishments is in its details as complicated as costly. For what are travellers, representatives, agents, but men whose business is to 'call?' And upon the way in which they make their 'calls' depends much of the prosperity of the firms they represent.

In a business interview say what you have to say as concisely and briefly, and show what you have to show, as quickly as you can. Avoid all subjects not bearing on the point about which you have called. Remember that with all business men time is money. With some men of great influence and high business position, it is worth a great deal.

But if time be not thus valuable to you, remember that it is so to others. Take up no time then in your calls with unnecessary talk. Let all you say bear upon the one point or points as the case may be for which you have called. Do not forget this, that your call was made for a certain definite purpose, keep that purpose always in your view. If the man upon whom you call chooses to introduce other topics, good and well, that is *his* look-out. You may follow where he leads. But if you have tact do not follow his lead too far, above all, do not allow it to tempt you to take up another line of extraneous talk. The scent so to say may be thus lost, and you may have a difficulty to bring back the talk to the point you wish to gain. Men sometimes start subjects quite foreign to the one for which the visitor called, and this to serve their own purpose. They knew their caller wished something, and that something they did not wish to give, but did not like or wish to say so bluntly out; which would have been better, as being more manly and honest.

But where there is an honest desire with both to settle

the business promptly, decidedly the fewer the subjects foreign to it introduced the better. And be not you the introducer. Some business men have the happy knack of putting an end to the interview they grant you without plainly letting you know that your absence will be better than your presence. But while they do it pleasantly enough, they do it as effectually as if they had taken you sternly by the shoulders and pushed you out of the room. Do not wait until this process be gone through. If you have tact you will speedily learn to trace the first symptom of a desire of the man upon whom you have waited that the interview should be terminated. Indeed, if you have explained all that you deem necessary to explain, have said all which tact and prudence will tell you you should have said, my counsel to you is this: Offer at once to go, and this you may do in a few words, which if well and wisely chosen may gratify the one on whom the call has been made, and make a good impression upon him, and this without any loss of your own self-respect. If he be a prompt business man who thoroughly understands the value of time, and has many demands made upon it, he will thank you for your sensible consideration in offering to go.

Some men, and good business men withal, who know the value of time, and as a rule husband it carefully, are such chatty, genial people when off business, that now and then when doing business they are tempted to indulge in a little discursive or excursive chat. I do not think they are a bit the worse—all the better—for it occasionally. It acts like a tonic, unbends the bow of business. But it may be carried too far, and may be indulged in at a time when really every minute is precious. And if such an occasion arises in your business interviews, your business man will none the less thank you for it, and think favourably of your consideration in quietly cutting short

the interview, or for giving him the hint to do it himself, which will be the better way.

It is not at first interviews that such excursive chats take place—certainly not generally. It is only when you have in a measure by repeated calls got, to say, on chatty terms with the 'great man' in business whose orders you so covet to have. And you may consider yourself fortunate on being admitted to the chatty department of business interviews. Satisfactory business may often arise out of a chat—and that one so thoroughly excursive as to have little or nothing in it connected with the business which caused the interview in the first place.

CHAPTER LII.

Service and Ruling.

He had a thorough and a deep knowledge of human nature who said that 'he who did not know how to serve was not fit to rule.' The right and true relation of man to service—of work to be done for the benefit of others, for the good of oneself—is just that which dictates what a man is and what he is likely or is fitted to be. As the man, so the master. Service is simply the apprenticeship of the youth who aspires to be, when a man, a ruler. Many men talk as if to serve others was degrading to humanity. They seem to think that service done to others is as useless to those who receive, as it is painful, so they say, for them to give. Whereas right and good service done to man by men is one of the powers which distinguish him from the brutes which perish, and which raise him above the level of the life of the savage. The more perfect, the more unselfish the service, the higher in the scale of true humanity is the server.

It is almost unnecessary to say that those who hold that service is degrading, as it is painful to give, are not believers in the Christian religion. Any appeal to them is useless to reconsider their position by any reference to the grandest, the noblest, the highest, because the heavenly example of service was displayed in the life as in the death of Him who came from heaven to live,

suffer, and die for us, the God-man, Christ Jesus, the Hope, the Strength, the Trust, the Comfort of the Christian who believes in Him. His whole life was one great and grand example of One who came 'not to be ministered unto but to minister,' who glorified service and made it what it is—heavenly. Even amongst the best of men who made no profession of belief in Him who died for us, who lacked just this one thing to make them better men, even such who in several ways were benefactors to mankind did, in so far as they gave unselfish service for the good of others, approach the closer to Him whose life on earth was one great act of service to poor humanity.

Let us look upon it on even lower grounds than this, upon service merely in relation to those we have to do business with ourselves. Let us look at it moreover as something which, seeing it exists everywhere where 'men do congregate,' must have an influence upon us whether for good or for evil. And if we do so calmly and without prejudice, we cannot possibly fail to see this: that if the work of the world is to be done at all, service must exist as one of the potent factors of the world. And that upon the way in which it is done the well-being of the world, so far as its work is concerned, depends. And as we cannot all be masters, and the great majority must be servants, it is simply a question of common honesty with each of us who are servants to others whether we shall do the work entrusted to us well or ill. In this as in all other relationships existing between man and man it is purely a matter of faith, of trust. The man who employs me to do his work trusts to me to do it as well as I can, and I put trust in him that he will pay me for that service. The question of what that payment is, or ought to be, is in no way mixed up with this of service. It is purely a matter of agreement, and the single question is, shall we carry that agreement honestly out? Our character is, whether we

believe it or not, mixed up with it, and if we are indifferent as to what that character is, we assuredly pay ourselves no compliment.

Moreover, in service for others there is a discipline which if looked at rightly, followed up honestly, is of the greatest service to us morally and socially. It touches us also much more closely as regards our business welfare than many seem to think of. Most of us have the ambition in beginning a business life, and a quite legitimate ambition it is, to be some day masters ourselves. Now, if we have not looked upon service in the right light, looked upon it rather as a question of expediency or policy, not principle, by what right have we when we change our position in life, ceasing service for others, to have service done for us by others? What right have we to hope even, or what right at all events to expect, that we shall get honest service from them? If when servants we failed in our duty, can we reasonably expect, demand, that our servants should be honest toward us? Much could be said on the point. But this is scarcely needful here. Enough has been said to show that even from the lowest point of view service cannot be degrading to any one, seeing that the principle of honesty is indissolubly mixed up with it. And surely even the most advanced of those who 'hold strange views' of things as between man and man, and as we think dangerous ones, will scarcely consent to be ranked amongst the dishonest. Looked at from the higher point of view, it will be seen the more closely it is thought over to be an ennobling thing, calculated to be of the greatest service to others. And we never do good to others without in some way or another doing good to ourselves.

CHAPTER LIII.

Contingencies.

This chapter might have been headed 'Prevision,' inasmuch as its object or purpose is to offer for consideration a few remarks on the importance of looking forward for likely events or to probably coming circumstances. And this in order to consider what is likely to happen in one or other of the many departments of business, and be prepared for it—be ready to meet it should it ever come into the region of practical facts. True, it may never 'come to happen,' as the saying is. But if it does not, why just so much the better, for then one will have just one thing the less to think of and arrange for. But it *may*. And if it has so been that you have not thought about it as likely to happen, when it does, it necessarily comes upon you when you are unprepared to deal with it. And a man can never do a thing so well, nor meet a difficulty so calmly as he would do or meet it when it comes upon him suddenly. A man forewarned is forearmed, so the old saying is.

It is this consideration of what *may* happen, the thinking about it and the providing for it so far as one can provide for it, which distinguishes the able and prudent man of business from the man who is neither the one nor the other. While never for a moment relaxing his efforts to do the work of the present as promptly and

as well as he can do it, he is ever thinking about what is likely to happen, looking forward to the probable events of the possible future which may be more or less remote. It is the things which may turn up in business, the events which may happen, the accidents or untoward things which may come about, which come or are classed under the general title of business 'contingencies.'

This habit of looking forward to future events, this preparing for contingencies, by no means necessarily involves the habit of looking upon things which are thus likely to happen as being calamities or likely to prove such. The man who thinks of and provides for possible contingencies in business is likely to be a calm-minded man—to have a well-balanced mind. He is almost certainly a brave man, not anticipating with fear what may happen, and as likely, nay certain, to be disastrous in some way or another. On the contrary, the true man thinks of contingencies in a courageous way; that is, with a determination to conquer difficulties, not to be conquered by them, when and should they arise. The thinking of and prudently providing for evils which may happen is quite a different thing from the foreboding anticipation of, and the being miserable over evils, and the misery which they may bring in their train. This is not the providing for contingencies which we are now considering. The wise man thinks of contingencies so that he may be thoroughly prepared to meet and overcome what difficulties they may bring with them.

This providing for contingencies underlies in fact all the wise, prudent, and careful provisions for the future which distinguishes the able, the good man of business. Every prudent precaution which is taken in business is in fact a providing for contingencies. The looking forward to the probable sales of his goods enables him so to provide for further supplies of them that he may

not 'run out' of them, and thus be unable to supply his customers. The prudent and wise saving of part of his gains, not carelessly and thoughtlessly spending all he makes or gets, is the providing for the contingency of the 'rainy day,' the times of pecuniary difficulties which come now and then or once at least to every man in business. And so on through the wide range of business transactions and work. But the phrase 'providing for or against contingencies' generally means, with most, the looking forward to things or events which are not common, not likely often to happen, yet which may happen, and if so, unless provided for, or the way of meeting them thought over, will likely be disastrous.

The looking forward of the engineer, for example, and the providing for what may happen in his undertakings, is one of the points which distinguishes the able engineer from the one who is not. The more unlikely the thing is against which the engineer provides—that is, unlikely to the ordinary or average mind—the greater the ability of the engineer. 'I never thought of that,' 'I never dreamed that such a thing could happen,' are expressions one hears but too frequently. The only difference between the ordinary mind and that of the quickly foreseeing engineer being simply his superior ability to think of everything likely to happen—the unlikely as well as the likely. It is comparatively easy to think of and provide for the ordinary contingencies—the things likely to happen in any business. The higher ability to think that things may happen which are more or less out of the ordinary routine of work, but which if they did happen, and not provided for, would be more or less disastrous, is much more rare.

I have said that it is comparatively easy to foresee ordinary contingencies, yet an extended experience of business life will show that even this the lower ability is

not always attained. Very often indeed it is almost wholly wanting in many. These miss providing for many contingencies which even a clever outsider to the particular business would have taken into account. Fortunately this ability can be acquired, can be cultivated. Many of the aids to this cultivation will be found explained with greater or less detail in several chapters of this work.

As to the way in which you are to provide for the contingency when it arises, that is another thing. This is dependent on a wide range of business circumstances. I assume that you possess the ability to do what is necessary when the thing foreseen happens. You remember what was said of Napoleon the First—commonly called the 'Great,' and great in many things which make the able, the promptly-acting man he assuredly was. 'Tis said of him that he never troubled himself in thinking how he would fight the enemy. But what he *did* trouble himself about was to find out what the enemy's plans were, what they intended to do. If he could find *that* out, or fairly guess at it, he was quite at ease. He knew he could beat them, not only in the plans of the campaign or of the battle-field, but beat them also by the superiority of his men. He had no doubt of his ability, his genius to meet every contingency, his great object was to find out what the contingency was. The brief anecdote conveys a most valuable lesson to the young man of business.

CHAPTER LIV.

Concerning Certain Dangerous Men.

Elsewhere I have endeavoured to point out the dangers arising from contact with men who, knowing the value of frankness, and how much it is esteemed by men, simulate it, and often very successfully. But the higher the reputation they have in this direction the more dangerous they are, for it involves an ability to deceive so rare that they would be able to do almost any wrong they might wish. It involves, in short, a faculty for deception with which the inexperienced could vainly hope to contend.

Fortunately, such 'Admirable Crichtons' of deceit are comparatively rare, and still more fortunately all members of the class are under the influence of that inexorable law which we may call that of 'balancing,' by which the interests of a well-constituted community are largely safe-guarded. This law compensates society for the risks they run in dealing with men whose sole object in life is first to deceive, in order that they may thereafter despoil, those with whom they come in contact. If this law did not exist the game would be altogether unequal, and society would have no chance against the organized and constantly cultivated *finesse* and system of deceit. Those who systematically prey upon society are always ready for the assault, while society, not always suspicious, not always

forewarned, and therefore not forearmed, is not seldom wholly unprepared to repel it. The very life, indeed, those men live who prey on society carries with it as a matter of inexorable, if not of logical necessity, elements of danger.

Of the existence of these elements of danger, fortunately for society, the men themselves are fully aware, and in the very earnestness with which they try to avoid it, they are exceedingly apt to make the mistakes which lead to the discovery of their true character. They all know well that they live in momentary danger of being suspected, and suspicion in their case is like the Delilah who cuts the lock of the strong man, and goes far to deprive him of his power. But the misfortune of the matter is that it is not always easy to find ground for suspicion. For so admirably do the men of this class play their cards, that even experienced men are not seldom wholly deceived.

But here again the law of compensation comes in to help the inexperienced man in the battles of business life. How to be prepared for such attacks, and what are some of the methods by which the fight can be carried on and the victory secured will now engage our attention.

I have said that suspicion of such men is the power which goes far to rob them of their power, and lays them open to a successful attack. First, then, let us consider the grounds of suspicion. Some who know the men with whom it specially behoves you to be on your guard may give you a hint, which hint, though it be of the slightest, if once properly taken and worked up and out to a legitimate issue, will be of service in putting you on your guard. But that guard you will generally have to obtain from the men themselves. As a rule, this class of men, living largely upon the brains and the property of others, are shrewd, observant, keen, and close students of human nature, so far as the knowledge of men which it gives serves their purposes of deceit. They are not therefore

as a rule pronounced or gushing in their professed friendship or interest in your welfare. Like cautious military engineers, they make their approaches gradually, and excavate their underground mines secretly and in silence.

But their very knowledge of human nature sometimes betrays them through their too much trusting to that knowledge, and thus deciding that the gushing friendship policy is after all in certain cases the very best that they can adopt. And they are often right in this, so readily do some men fall into the snare, believing as they do that the great interest taken in their affairs can only and would only be taken by those who have a true concern for their welfare and success.

But do you not be taken in with any such falsity. For falsity assuredly it is. Good or true men and prudent—prudent just in virtue of their truth—are cautious in making friends, still more cautious in proffering material help to unknown and therefore untried men. Men have to be tested by such prudent business men before they are admitted to their friendship, and no true man will do dishonour to the dignity of his self-respect by proffering, or even to appear to proffer sudden help, quickly-formed friendship. Friendships are not so easily or quickly formed as your newly-found friend tries to make you believe. Help which costs something and is worth something is not so readily proffered as your frankly-fluent friend would persuade you. True friendship is a tree of slow growth. A really valuable fruit-tree has to be carefully cultivated before its fruit is worth the gathering. When a diamond is thrown at your feet by a stranger, you will be safe if you conclude either that it is a counterfeit, or that if it is a genuine jewel that he has some purpose to serve by thus casting it down. Let the caution serve.

When therefore you meet with such signs as close and

keen observation will afford you, they give you good cause to suspect your frank friend of only a day's growth, of whose antecedents, of whose actual position you know little or 'next to nothing.' And suspecting you can proceed in other directions to put him to such a test as will show you that the less you have to do with him the better. The tests are, it must be confessed, not very numerous, but there is one worthy of notice. You will soon perceive, for example, that in his conversation with you, that, while your true friends whom you know and have tested do give you some real facts connected with the subject in conversation, your new friend, while with a seemingly free frankness as if he was telling you a great deal about himself, tells actually nothing which is worth listening to in connection with the subject. To do that is not the rôle he has to play. And wisely he does not play it, and it is there that his ability is displayed, here his cunning is tested.

Dangerous for him, safe for them. A man of this class will talk for half-an-hour, giving you the impression, and which impression it is part of his design to give you, so far as words can give such an impression, that he has been most confidential, has given you such a vast deal of information about himself and of importance as bearing on the subject which he professes to be of importance to you to know. But the half-hour's flow of frank exposition, so called by himself, would be equally valuable, so far as anything worth hearing was concerned, by half-an-hour's silence. Do not give to such a man what he professes to give to you, your true confidence. That, even to the minutest extent, is the last thing he designs to give to any one. It would not pay. What pays and only pays him is *your* confidence. To gain it he will lead you his wiliest ways. It rests with you whether he will get it or not.

The man I have been writing about only waits to get his opportunity to deal with you as he wishes. Take care that he does not get *that*. A man forewarned is forearmed. I have tried to show one or two ways in which you will be forewarned for the conflict which some time or another you will be almost certain to have with men of the class I have told you something about. I do not hand you weapons the worth of which for actual battle I only know of by hearsay. I have had the battle to fight in my younger days, and I here lend you some of the weapons I used in the time of turmoil. You will, I think, find them well-tempered and trustworthy. I found them to be so, so may you, if only you have the courage to use them. Courage, I confess, is needed, for the fight with such wily, strong, and unscrupulous foes it is no child's play, I assure you. Not a few seemingly stalwart men have been worsted in the fight. The weapons these wily scamps use are sharp and keen, and they are wielded by them with the consummate skill which long practice gives them. Honest men do not go about their ordinary business armed with weapons of offence, or of defence either. Burglars and bandits generally do. I trust you will not come across them. To say the least of them, as the Scotchman said of the vipers, 'they're no canny.'

CHAPTER LV.

'Eliezers.'

As the once young in business grows older, and with advancing years, and wise and prudent conduct, gains that rare and ripe experience which makes him what is known as a 'successful man,' his business so increases that from the master of a small he reigns over a large, sometimes a gigantic establishment. But not seldom then when the goal so long looked forward to is reached, is his position in business life an illustration of the well-known aphorism characteristic of the modern monarchies of Europe, that 'the king reigns, but does not govern.' The head of a great or flourishing business concern has, like Abraham of old in the plains of Syria, his 'Eliezer,' his trusted servant and counsellor. The 'great man' has his 'great man.' He reigns, but does not govern. And should favours be sought for from the 'firm,' those favours, coming as they do through one channel, must be sought for through the favour or good opinion of the 'Eliezer' of the establishment. You may be very intimate with the great men of the firm, and being so you may consider that you are secure of such of its favours as you desire. But you will not seldom all the same find that

you must secure the good word of the 'great man's great man,' before the favours of the firm you covet will be yours.

Cases where a man desirous of getting some of the 'orders' of a large concern has been strongly recommended by the great man himself, and by its 'head' specially brought under the notice of the 'Eliezer' of the establishment, sometimes occur; but it would have better served the purpose of the man wishful of work had he secured the good word or will of Eliezer first. He would then have found that the good word of the great man, the head of the firm, was quite unnecessary.

The 'head,' in the eyes of the world the only great man, reigned, but did not govern. A ruler but in name was he. Few there are who have grown grey in business who have not known more than one Eliezer. Happy their experience who have not known the worst side of the character of one such.

There are cases not a few in the ranks of large business concerns where one who knows somewhat of their inner history knows also that there is very good reason indeed for the head, the great man of the firm, having an Eliezer. And this inasmuch as that personage in one form or another is needed in all large concerns, a great man who is in reality the greatest man in the place. For those who know what is what in the histories of some firms, know well that they could not get on at all without their special Eliezer. That to him in truth the firms owe the reputation they enjoy. The phrase, 'Oh, you know it was So-and-so who made the business what it is,' or some expression like it, is familiar enough in certain business circles. In such cases the great man, the ostensible 'head' of the firm, knows as well any one—possibly a great deal better—*what he* owes to his Eliezer, and of course he does not say much if anything about

the matter, very wisely accepting the situation and making the most of it, being quite content to take the lower position actually, while ostensibly occupying the higher. One need not therefore be surprised at the influence, the power of the Eliezer of such firms, nor that he is practically its true great man.

But there are cases other than that named in the preceding paragraph—cases in which the heads of the firms are truly the heads; they themselves have made the business what it is, or if they did not establish, have vastly increased its power and influence. Yet such men have their Eliezers also. And this simply because they are necessities of the firms. They are the parties to whom a large part of the work of the true head is delegated; the regent so to say of the kingdom of the firm, who acts when the king is absent. In such cases the Eliezer is most valuable, but, like all other servants, only truly so *when in his place.* And unfortunately in too many cases they forget that they are servants, and aim at being masters. And not seldom they succeed in their aim. Nay, worse than this, they aim at higher things, and become usurpers. And then in such cases it is but a question of how long? before the masters sink into the oblivion which utter ruin brings to them.

How does this come about? As come about it does so frequently that scarcely a month passes over the heads of the business community without examples of its truth being matter of greater or less publicity—'Eliezers!' 'trusted servants,' 'confidential clerks,' 'managers,' by whatever of the many names the class is known, who bring disaster and ruin upon their employers by a betrayal of the confidence reposed in them, of the trusts committed to their care. They may not have been bad at one time. At one part, and that early, of their career, it

is just as likely as not that they would have been truly shocked at the mere supposition that *they* could be anything approaching to the complete scoundrels they ultimately show themselves to be. They do not descend to the depths of moral degradation by a great and sudden leap (see the chapter concerning Deterioration, for some hints bearing on this subject). They are, on the contrary, slowly educated to become rogues. And this education is carried out sometimes under the care, so to say, of two masters or teachers. One of these is the man himself.

How is this? I can fancy you somewhat eagerly ask. The answer is not far to seek. Let us see what the answer is when we find it. It may prove as brief as it may be easily and readily found. In truth, it lies in the lesson which the Scriptural injunction is so well calculated to teach us. That is, when we are told that while we are to be 'as harmless as doves,' injuring no one by our sayings and doings, we are at the same time told that we are to be 'as wise as serpents,' injuring neither ourselves nor others through lack of prudent care. If then you trust your Eliezers in your business, my counsel is brief but emphatic. Do not trust them too much. Never in any instance betray your trust by placing absolute confidence in them, believing or showing practically that you believe them to be men whom it is impossible to be tempted to do wrong. Your common sense should tell you, does tell you, if only you will listen to its voice, that this is not true of any man living. We are all liable to temptation, and it may be long before that peculiar kind of temptation comes which we are most strongly tempted or inclined to give way to.

The observant reader will have noticed in the preceding paragraph that I caution men not to betray *their* own trust by placing absolute trust in the 'Eliezer' of their

business establishment. What I mean by this, the following will explain clearly. There are few men so placed in life that they have no one immediately dependent upon them. If a man has no family of his own, he has some relatives which his duty, if not his inclinations, leads him to look after. And failing all these he has, or ought to have, certain 'good objects' which, from time to time, he helps with the means God has bestowed upon him. All these, or one or other of them, constitute the 'trust' of which he is the responsible trustee. He has no right therefore to betray *his* trust. Further, if he has none of the objects named above dependent upon him, he has himself to look to. And he has no right to wilfully put himself in such a position that he is compelled to throw himself on the charity of others to maintain him in his old or latter days. Lastly, he has *no right* to wilfully or thoughtlessly place any one in a position in which *he will be tempted*, and possibly strongly tempted, to do wrong, to break the laws of God and of man.

This is putting the point plainly enough. But in a matter of such vital importance to a business man as the one I am now discussing it is absolutely essential that I should write plainly. If I did not I should myself be, in effect, betraying *my trust*, in which my readers are peculiarly interested.

Cases are not uncommon, 'Tis pity, 'tis, 'tis true,' in which the heads of firms are completely, hopelessly beggared by the misconduct of their trusted Eliezers. I have in my mind one notable case which happened not so long ago, by which the head of the firm lost all power to do good to those dependent upon him, lost all power to continue the good he did in various Christian works, lost all power to help even himself, and all this by *betraying his trust*. When too late he keenly felt how wrong he

had been in giving absolute confidence to his 'Eliezer.' By all means trust. It is a mean mind and a narrow which cannot trust. But trust with discretion, with prudence, and never forget that it is your duty to know all about those you place great trust in—to be, in brief, while harmless as a dove, wise as a serpent.

THE END.


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